Mastercard Gateway Draft Capture File Specification Version 4.4.4

22 April 2026

MGDCF

Contents

Mastercard Gateway Draft Capture File Specification....4

Chapter 1: Introduction....6
- DCF GEN4 overview....7
- DCF GEN4 version update....7

Chapter 2: DCF format specification....9
- DCF format....10
- File name....10
- File details....10
- Attributes....11
- Abbreviations....11
- Data usage....12
- Column definitions....12
- Record layouts....13
  - DCF GEN4....13
  - Maestro GEN4 file....14
  - GEN2....15

Chapter 3: Data scheduler....16
- Data exchanged between systems....17
- File delivery and cutoff....17

Chapter 4: Record types....18
- 6200 Header record....20
  - Maestro header record....20
  - Non-Maestro header record....21
- 6220 Transaction Detail Record 1....22
- 6221 Transaction Detail Record 2....34
- 6222 Mastercard Specific Data....50
- 6223 Visa Specific Data....60
- 6224 American Express Specific Data....67
- 6225 EMV Record Data....69
- 6226 Diners/Discover Specific Data....75
- 6227 DCC Data....80
- 6228 MiGS Transaction Data....83
- 6229 Basic Airline Data....84

6230 to 6239 Airline Trip Leg Data....86
6241 Transaction Detail Record 3....89
6260 Rupay Specific Data Record....94
6270 Payment Facilitator and Market Place Data....96
6271 EMV Record Data 2....98
6283 Acquirer or Issuer Managed Installment Data....100
6284 Merchant-Payer Payment Agreement Data....103
6290 Mastercard Gateway Record....106
6291 Additional Acceptor and Service Location Data 1....110
6292 Additional Acceptor and Service Location Data 2....117
6293 Additional Acceptor and Service Location Data 3....118
6294 - Merchant Security Services Scoring Data....119
6295 - Customer Specific Data Record Type....120
6296 Recipient Specific Data....122
6297 Visa Specific Data 2....123
6240 Trailer record....123
Maestro trailer record....124
Non-Maestro trailer record....125

Appendix A: IPM DE22 - Point of Service Data Code....126
IPM DE 22 Point of Service Data Code....127
IPM DE 22 Point of Service Data Code subfields values....129
Authorization to IPM Data Element mapping....134
POS Data Code DE 22 Subfield 9 Cardholder Authentication Entity....138

Appendix B: Field mapping....140
Cardholder or Merchant Initiated Transaction Indicator....141
PAN Entry Mode....141
Transaction Data Condition Code....142
Electronic Commerce Security Level Indicator....143
Mastercard Send Transactions Identification....146
Point-of-Service Entry Mode....146
Merchant Security Services Scoring Data....148

Appendix C: Purchase Return Authorization or Online Refund....151

Appendix D: DCF release updates....152

Notices....160

Mastercard Gateway Draft Capture File Specification

Overview

The Draft Capture File (DCF) specification is a mapping of the 256-byte Draft Capture File, which sends transaction data to Mastercard Gateway acquirers everyday. It provides a list of transactions on the settlement period and transaction details after processing such as billing, reconciliation, and scheme clearing submission.

Audience

This guide is useful for Acquirer Resellers, also known as white-label acquirers, who sell Gateway services to their merchants and registered service providers.

Product

This guide is intended for use with these products:

- Payment Gateway Services
- Mastercard Internet Gateway Services (MIGS)

Details

Table 1: Publication information

Metadata	Value
Audience	MPGS Acquirer Resellers
Product	Payment Gateway Services, Mastercard Internet Gateway Services (MIGS)
Region	Global
Type	User Guide
Publish Date	22 April 2026

Table 2: Summary of changes, 4.4.4

Description of Change	Where to look
Updated 6221 record: • Updated field 18 (Additional Amount Type) • Updated field 23 (Payment Transaction Type Identifier)	6221 Transaction Detail Record 2

Description of Change	Where to look
Updated 6222 record: • Updated field 6 (Payment Transaction Type Identifier) • Updated field 15 (Incremental Authorization Indicator) • Updated field 16 (Trace ID, Original Authorization) • Added field 24 (Digital Commerce Domain Identifier) • Added field 25 (Digital Commerce Program Type) • Added field 26 (Digital Commerce Program Type Details) • Added field 27 (Mastercard One Credential Acceptance Brand) • Added field 28 (Mastercard One Credential Static, Dynamic Interchange Indicator) • Added field 29 (Mastercard One Credential Issuer Account Range) • Added field 30 (Transaction Link Identifier) • Added field 31 (Economically Related Transaction Link Identifier)	6222 Mastercard Specific Data
Updated 6223 record: • Updated field 17 (Message Reason Code) • Updated field 18 (Visa Transaction ID, Original Authorization) • Added field 32 (Purpose of Payment)	6223 Visa Specific Data
Updated 6270 record: • Updated field 11 (Sub-Merchant POS Country Code) • Updated field 12 (Sub-Merchant POS Postal Code)	6270 Payment Facilitator and Market Place Data
Added 6241 record	6241 Transaction Detail Record 3
Added 6296 record	6296 Recipient Specific Data
Added 6297 record	6297 Visa Specific Data 2

Chapter 1 Introduction

The 256-byte Draft Capture File (DCF) sends transaction data to Mastercard Gateway customers (acquirers, merchants) for each financial day.

DCF GEN4 overview.......... 7
DCF GEN4 version update..........7

DCF GEN4 overview

The Draft Capture File (DCF) contains information for clearing transactions. It may also provide transaction information for billing and reporting purposes.

A single DCF file can be configured to send transactions to a merchant with one or multiple acquirers.

DCF files can be sent for customers integrated either through MiGS or Mastercard Gateway.

DCF GEN4 version update

Mastercard updates the Draft Capture File (DCF) GEN4 version to provide additional information.

The GEN4 version is extended to include:

- Mastercard, Visa, and American Express specific data
- Dynamic Currency Conversion (DCC) addendum information
- airline addendum information

Airline addendum and DCC data are currently applicable to Mastercard Gateway transactions only.

DCF GEN4 format key features

The key features for the DCF GEN4 format include:

- Same record length of 256 bytes as earlier versions of the DCF
- Mastercard specific information support
- Visa specific information support
- American Express specific information support
- EMV data
- Maestro support
- Airline Addendum data
- DCC data
- Backward compatible to Gen2
- Multiple ICA processing
- Billing and reporting capability for all transactions (includes clearing transactions)
- DCF reports for MSO
- Reporting and billing files for merchants
- Authorization and financial transactions (01xx and 02xx) support
- ASCII and EBCDIC file formats support
- Multiple DCF files for a single batch date

- DCF file delivery based on member time zone
- Merchant level filtering
- Card number masking

Chapter 2 DCF format specification

The DCF GEN4 file supports specific data elements in the record layout.

DCF format....10
File name....10
File details....10
Attributes....11
Abbreviations....11
Data usage....12
Column definitions....12
Record layouts....13
  DCF GEN4....13
  Maestro GEN4 file....14
  GEN2....15

DCF format

The DCF format is:

- a fixed-length file format
- 256 bytes
- ASCII or EBCDIC

File name

The file name depends on the file transfer protocol.

Contact your Mastercard representative for more information.

File details

General file format

The general file format for DCF:

- File format: ASCII
- Type of transfer: Bulk
- Test bulk ID: TSI2
- Prod bulk ID: TSI0
- Record format: Fixed Block (FB)
- Record length: 256 bytes
- Block size: 27904

MIP endpoint using FTSS and MHPF

The file format for MIP endpoint using FTSS and MHPH:

- File format: ASCII
- Type of transfer: Bulk
- Test bulk ID: TSI2
- Prod bulk ID: TSI0
- Record format: Fixed Block (FB)
- Record length: 256 Bytes
- Block size: 768

Attributes

The attributes represent the data type and length of the data element.

These attributes reflect Mastercard standards. The data type is abbreviated in the message structure. Empty or null fields should be filled with spaces or zeros, based on the field attribute.

Notation	Justification	Description
a	Left justified with trailing spaces	Alphabetic characters (A–Z and a–z)
an	Left justified with trailing spaces	Alphabetic and numeric characters
ans	Left justified with trailing spaces	Alphabetic, numeric, and special characters
hex	Left justified with trailing spaces	Hexadecimal characters (0–9, A–F, and a–f)
n	Right justified with leading zeros	Numeric digits (0–9)
ns	Left justified with trailing spaces	Numeric characters (0–9)

Abbreviations

Abbreviation	Definition
DCC	Dynamic Currency Conversion
DCF	Draft Capture File
GFT	Global File Transfer
ICA	Interbank Card Association A four to six-digit number assigned by Mastercard to identify a member institution in transaction processing
IPM	Integrated Product Messages The IPM message format to communicate the transaction information with the clearing system.
POS	Point-of-Service

Data usage

Data usage	Description
Conditional	The data element is required under certain conditions. If the field is not used, it must be space-filled.
Future	Future usage represents filler or reserved for Mastercard Processing use.
Mandatory	This data element is mandatory.
Optional	This data element is optional and may be provided at the discretion of the message originator. If the field is not used, it must be space-filled.

Column definitions

Column label	Description
Field no.	Serial number of a field in the record.
Position	Represents the exact sequence position of a field. Each record is divided into a number of fields identified by a unique field number per record.
Attribute	Data representation and length of each field.
Field name	Describes the name of the field defined in the DCF.
Authorization	The corresponding Data Element in the authorization message. Generally the value is sourced from the ISO-8583 message specification. It can also have values from other sources like addendum data.
IPM	The corresponding data element used in the IPM specifications. This column is a mapping to the IPM specification to enable members to generate the IPM file easily.
Description	Lists the valid values and additional information about the field.

Record layouts

All records are 256 bytes long, with fixed-length fields. The data can be in ASCII or EBCDIC character encoding.

The record layouts are available in the following formats:

- DCF GEN4
- Maestro GEN4
- GEN2

DCF GEN4

DCF GEN4 can support multiple acquirers.

Each acquirer has unique header and trailer records.

```
Header Record for Acquirer 1
        Detail Records for Acquirer 1
Trailer Record for Acquirer 1
Header Record for Acquirer 2
        Detail Records for Acquirer 2
Trailer Record for Acquirer 2
...
...
...
Header Record for Acquirer n
        Detail Records for Acquirer n
Trailer Record for Acquirer n
```

The records for an acquirer are organized in this order.

- 6200 Header Record - The header record at the beginning of the file.
  - 6220 Transaction Detail Record 1 - A mandatory record for all transactions.
  - 6221 Transaction Detail Record 2 - A mandatory record that contains additional information required for processing.
  - 6222 Mastercard specific Data - A conditional record present only for Mastercard transactions.
  - 6223 Visa specific Data - A conditional record present only for Visa transactions.
  - 6224 American Express specific Data - A conditional record present only for American Express transactions.
  - 6260 Rupay specific Data - A conditional record present only for Rupay transactions.
  - 6225 EMV Record Minimum - A conditional record and will be present for EMV transactions only.
  - 6283 Installment Record - A conditional record and will be present if acquirer is configured to receive this record and installment fields are present.
  - 6227 DCC specific Data - An optional record present for only DCC transactions.

  - 6228 MiGS Transaction Data - An optional record present if a customer requests MiGS transaction specific information. This record will provide details of MiGS merchants and transaction reference unique to MiGS.
  - 6270 Payment Facilitator and Market Place Data - An optional record for Payment Facilitator and Market Place data
  - 6229 Airline Addendum Data - An optional record present only for airline transactions. In the record number, n = 0 to 9.
  - 623n Trip Leg Data - An optional record present only for airline transactions.
  - Mastercard Gateway specific data - An optional record for Mastercard Gateway specific fields
- 6240 Trailer Record - A mandatory record for each file and is present at the end of the file

NOTE: The conditions for each record type are the default conditions for each member. Members have the option to choose records from this list except for records 6200, 6220 and 6240. These records are mandatory.

Maestro GEN4 file

The Maestro GEN4 file contains Maestro Single Message Transactions and is for reporting only.

Do not include Maestro SMS transactions in the IPM file for clearing.

- 6200 Maestro Header Record - A mandatory header record at the beginning of the file.
  - 6220 Transaction Detail Record 1 - A mandatory record for all transactions.
  - 6221 Transaction Detail Record 2 - A mandatory record that contains additional information required for processing.
  - 6222 Mastercard specific Data - A conditional record present only for Mastercard transactions.
  - 6227 DCC specific Data - An optional record present for only DCC transactions.
  - 6228 MiGS Transaction Data - An optional record present if customers request for MiGS transaction specific information. This record provides details of MiGS merchants and transaction reference unique to MiGS
  - 6270 Payment Facilitator and Market Place Data - An optional record for Payment Facilitator and Market Place data.
  - 6229 Airline Addendum Data - An optional record present only for airline transactions.
  - 623n Trip Leg Data - An optional record present only for airline transactions. In the record number, n = 0 to 9.
  - Mastercard Gateway specific data - An optional record for Mastercard Gateway specific fields.
- 6240 Maestro Trailer Record - A mandatory record for each file and is present at the end of the file.

GEN2

GEN4.2 is backward compatible with GEN2.

All the records must be 256 bytes long, with fixed-length fields. The data can be encoded as ASCII or EBCDIC.

Multiple ICAs for a single DCF is not supported.

The records for an acquirer are organized in this order.

- 6200 Header Record - A mandatory header record is at the beginning of the file.
  - 6220 Transaction Detail Record - A mandatory record for all transactions.
- 6240 Trailer Record - A mandatory record for each file and is present at the end of the file

Chapter 3 Data scheduler

Data exchanged between systems....17
File delivery and cutoff....17

This section provides information about the daily processes and configurations for file generation, delivery, and scheduling. It ensures accurate and timely data exchange between systems based on member-specific criteria and time zones.

Data exchanged between systems

File generation is a daily process.

File generation depends on these criteria.

- The DCF file is generated at least once every day per member.
- Batch date or Settlement date determines transaction selection for a member. DE15 for each member is uniquely populated as per the configuration.
- DCF GEN4 is a multiple ICA file for members that can be generated for acquirers or merchants. Each ICA member has a unique cutover date that can be configured in the acquirer's time zone. Acquirers with multiple cutovers are not set on the Mastercard Gateway.
- The DCF scheduler triggers the DCF creation in the member's time zone.

File delivery and cutoff

The file delivery and cutoff details are:

- File Delivery Mechanism: File delivery is through Mastercard Global File Transfer (GFT).
- File Delivery Cutoff time: A file is created every day and gets scheduled for delivery as described in the DCF scheduler.
- Empty File: An empty file with header and trailer records gets created when there are no records for the day.
- Files per Day: A single file is created per settlement every day.

Chapter 4 Record types

The DCF file includes header, detail records, and trailer record types.

6200 Header record....20
- Maestro header record....20
- Non-Maestro header record....21

6220 Transaction Detail Record 1....22
6221 Transaction Detail Record 2....34
6222 Mastercard Specific Data....50
6223 Visa Specific Data....60
6224 American Express Specific Data....67
6225 EMV Record Data....69
6226 Diners/Discover Specific Data....75
6227 DCC Data....80
6228 MiGS Transaction Data....83
6229 Basic Airline Data....84
6230 to 6239 Airline Trip Leg Data....86
6241 Transaction Detail Record 3....89
6260 Rupay Specific Data Record....94
6270 Payment Facilitator and Market Place Data....96
6271 EMV Record Data 2....98
6283 Acquirer or Issuer Managed Installment Data....100
6284 Merchant-Payer Payment Agreement Data....103
6290 Mastercard Gateway Record....106
6291 Additional Acceptor and Service Location Data 1....110

6292 Additional Acceptor and Service Location Data 2....117
6293 Additional Acceptor and Service Location Data 3....118
6294 - Merchant Security Services Scoring Data....119
6295 - Customer Specific Data Record Type....120
6296 Recipient Specific Data....122
6297 Visa Specific Data 2....123
6240 Trailer record....123
Maestro trailer record....124
Non-Maestro trailer record....125

6200 Header record

The header record for Maestro and Non-Maestro transactions are different.

The Maestro header record contains two additional fields called R & T Number field number 6 and Processor ID field number 7. Also, the valid value in the Acquirer ICA field number 3 is 000000.

Maestro header record

Table 3: Maestro header record

Field no.	Position	Attribute	Field name	Description
1	1–4	n-4	Record Type	Header record type The valid value is 6200
2	5–36	an-32	File Name	The valid value is MiGS Draft Capture File Format: left justified, trailing spaces
3	37–42	n-6	Acquirer ICA	The valid value is 000000 (zeros)
4	43–48	ns-6	Settlement Date	True settlement date. Format: YYMMDD
5	49–51	n-3	Detail Records Size	The number of characters in a detail record. The valid value is 256
6	52–62	n-11	R & T Number	Format: right justified, leading zeros

Field no.	Position	Attribute	Field name	Description
7	63–73	n-11	Processor ID	Format: right justified, leading zeros
8	74-75	n-2	File Cycle Number	For multiple DCFs, for intra-day file, cycle number is populated (right justified with leading zeros). Default zeros.
9	76-77	an-2	Region Code	If enabled, will contain the Region Code. Valid values: • 01 – North America • 02 – Asia Pacific • 03 – India on soil.
10	78-256	ans-179	Filler	Reserved for future use. The default value is spaces.

Non-Maestro header record

Table 4: Non-Maestro header record

Field no.	Position	Attribute	Field name	Description
1	1–4	n-4	Record Type	Header record type The valid value is 6200
2	5–36	an-32	File Name	The valid value is MiGS Draft Capture File Format: left justified, trailing spaces
3	37–42	n-6	Acquirer ICA	Format: right justified, leading zeros

Field no.	Position	Attribute	Field name	Description
4	43–48	ns-6	Settlement Date	True settlement date. Format: YYMMDD
5	49–51	n-3	Detail Records Size	Number of characters in a detail record. Valid value: 256
6	52-53	n-2	File Cycle Number	For multiple DCFs, for intra-day file, cycle number is populated (right justified with leading zeros). Default zeros.
7	54-55	an-2	Region Code	If enabled, will contain the Region Code. Valid values: • 01 – North America • 02 – Asia Pacific • 03 – India on soil.
8	56–256	ans-201	Filler	Reserved for future use. The default value is spaces.

6220 Transaction Detail Record 1

This is a mandatory record and must be present for each financial transaction.

This record format is identical to the 256-byte DCF GEN2 (v2.0 and up) detail record.

The values in the DCF fields are identical to the corresponding data elements in the authorization message, unless otherwise indicated. Refer to the *AS 2805 Message Format* manual or *Customer Interface Specification* manual for the data elements values definition.

Table 5: 6220 Transaction Detail Record 1

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1–4	n-4	Record Type	--	--	Transaction Detail Record1 The valid value is 6220.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
2	5–8	ns-4	Message Type Identifier (MTI)	MTI	--	Interchange message type. When the values of Message Type Identifier (MTI) is 0120 and field no. 32 - POS Transaction Status Indicator is 4, this is a capture transaction. The valid values are: • 0120 = Auth/Capture and Standalone capture transactions • 0200 = financial transactions (Maestro single message) • Repeat MTI: 0121, 0221, 0421. **NOTE: MTI for Repeat Advice (0121 / 0421):** • **Multiple repeat transactions of the same transaction can be included in the DCF which means multiple 0121s/ 0421s can be present in the DCF.** • **Both the original advice transaction (0120/0420) and its equivalent repeats (0121/0421) can be included in the DCF report.** • **Repeat transactions can be included in the DCF without the original transaction.**
3	9–28	ns-20	Primary Account Number (PAN)	DE 2	DE 2	Cardholder card number. Format: left justified, trailing spaces

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
4	29–34	ns-6	Processing Code	DE 3	DE 3	The type of transaction and type of accounts affected. For example: • 000000 = Pre-auth/Purchase with no account specified • 0030000 = Pre-auth/Purchase from credit account • 100000 = Visa AFT with no account specified • 103000 = Visa AFT from Credit account • 200000 = Refund with no account specified • 280000 = Payment transaction with no account specified
	29-30	ns-2	Transaction Type Code			The valid values are: • 00 = Purchase • 01 = Withdrawal • 09 = Purchase with cash back • 10 = Visa AFT • 20 = Purchase return or refund • 28 = Payment transaction
	31-32	ns-2	From Account			The valid values are: • 00 = Default account • 10 = Savings account • 20 = Checking account • 30 = Credit account

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
	33-34	ns-2	To Account			The valid values are: • 00 = Default account • 10 = Savings account • 20 =Checking account • 30 = Credit account
5	35–46	n-12	Amount, Transaction	DE 4	DE 4	The amount of funds the cardholder is requesting in the local currency of the acquirer or source location of the transaction. All currency amounts are in the minor unit of currency without a decimal point. Format: right justified, leading zeros
6	47–58	n-12	Amount, Settlement	DE 5	DE 5	The funds to be transferred between the acquirer and the issuer, inclusive of applicable interchange and switch fees. Equal to the transaction amount in the member's currency. The default value is zero. Format: right justified, leading zeros.
7	59–70	n-12	Amount, Cardholder Billing	DE 6	DE 6	The amount billed to the cardholder in the account currency exclusive of any billing fees. The default value is zero. Format: right justified, leading zeros.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
8	71–80	ns-10	Transmission Date and Time	DE 7	--	The date and time that the transaction is entered into the interchange in GMT/UTC time. Format: MMDDhhmmss
9	81–86	n-6	System Trace Audit Number	DE 11	--	The number assigned by message originator to uniquely identify a transaction. Format: right justified, leading zeros
10	87–90	ns-4	Date, Local Transaction	DE 13	DE 12	The local month and day on which the transaction occurred at the card acceptor location. For capture transactions, the date populated in this field will be that of the authorization. Refer to record 6290, position 109-112 to obtain the local date on which the capture was submitted by the merchant. Format: MMDD
11	91–96	ns-6	Time, Local Transaction	DE 12	DE 12	The local time at which the transaction takes place at the card acceptor location. For capture transactions, the time populated in this field will be that of the authorization. Refer to record 6290, position 113-118 to obtain the local time at which the capture was submitted by the merchant. Format: hhmmss

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
12	97–100	ns-4	Date, Expiration	DE 14	DE 14	The year and month after which a card expires. The default value is spaces. Format: YYMM
13	101–104	ns-4	Date, Settlement	DE 15	--	The month and day that the funds will be transferred between an acquirer and an issuer. The Authorization System inserts the DE 15 value. Format: MMDD
14	105–108	ns-4	Merchant Type	DE 18	DE 26	The merchant's business type classification code.
15	109–111	ns-3	Point-of-Service Entry Mode	DE 22	--	Indicates the method by which the PAN was entered, and where applicable the PIN entry capability of the terminal. It has two subfields: • POS Terminal PAN Entry Mode • POS Terminal PIN Entry Mode For more information on the possible subfield values, see the *Point-of-Service Entry Mode* appendix.
	109-110	n-2	Sub field 1 (POS Terminal PAN Entry Mode)			Indicates the method used for PAN entry to initiate a transaction.
	111	n-1	Sub field 2 (POS Terminal PIN Entry Mode)			Describes the capability of the terminal device to support or accept PIN entry.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
16	112–113	ns-2	Point-of-Service Condition Code	DE 25	--	It indicates the conditions of the transaction at the point of service. The valid values are: • 00 = Card present transaction • 07 = Telephone order transaction (IVR) • 08 = MO/TO transaction • 15 = E-commerce transaction (except Visa) • 59 = Visa e-commerce transaction • spaces = blank or MPOS transactions
17	114–125	an-12	Retrieval Reference Number	DE 37	DE 37	The reference number supplied by the system retaining the original source document (receipt) of the transaction. Format: left justified, trailing spaces
18	126–131	an-6	Authorization ID Response	DE 38	DE 38	The authorizing institution assigns the transaction response ID code. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
19	132–133	an-2	Response Code	DE 39	--	The response code indicating the approval or decline of the transaction. For Rupay transactions, this is space-filled when response code is more than 2 characters. Response code is populated in 6260 Rupay Specific Record. The valid values for approved transactions are: • 00 = Approved • 08 = Honor with ID. For cardholder present transactions only. • 10 = Partial approval. The original amount was not approved. The actual approved amount is in field number 5. • 85 = Approved. This is expected in the case of Refund Authorizations amongst other transaction types. • 87 = Purchase amount only, no cash back allowed. The issuer approved the purchase amount and rejected the cash back amount. The actual approved amount is in field number 5.
20	134–141	ans-8	Terminal ID	DE 41	DE 41	It identifies a terminal at the card acceptor location. Format: left justified, trailing spaces
21	142–156	ans-15	Card Acceptor ID Code	DE 42	DE 42	It identifies the card acceptor that defines the point of the transaction in both local and interchange environments. Format: left justified, trailing spaces

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
22	157–159	n-3	Electronic Commerce Security Level Indicator	DE 48 SE 42 SF 01	PDS 0052	It indicates the electronic commerce security level applicable for the transaction. For more information on the valid values, see the Electronic Commerce Security Level Indicator appendix. The default value is zero
23	160	a-1	AVS Response	DE 48 SE 83	--	The address Verification Response code. It Indicates if the address was verified. The default value is spaces.
24	161	a-1	CVC 2 Result Code	DE 48 SE 87	--	It indicates the CVC2 validation result. The default value is a space.
25	162	a-1	Visa Cryptogram Indicator	--	--	It indicates if a cryptogram is present. For example, 3DS or token. This is applicable to Visa e-commerce transactions only, else space. The valid values are: • U = Cryptogram present • W = Cryptogram not present
26	163–165	n-3	Currency Code, Transaction	DE 49	DE 49	The numeric ISO standard currency code. Defines the currency of the transaction amount. The default value is zero.
27	166–168	n-3	Currency Code, Settlement	--	DE 50	The numeric ISO standard currency code. Defines the currency of the settlement amount. The default value is zero.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
28	169–171	n-3	Currency Code, Cardholder Billing	--	DE 51	The numeric ISO standard currency code. Defines the currency of cardholder billing amount. The default value is zero.
29	172–174	ns-3	Advice Reason Code	DE 60 SF 1	--	The advice message category. The default value is spaces.
30	175	ans-1	Filler	--	--	Reserved for future use.
31	176	ns-1	POS Cardholder Presence Indicator	DE 61 SF 4	DE 22 SE 5	It indicates whether the cardholder is present at the POS terminal. The valid values are: • 0 = Cardholder Present • 1 = Cardholder not present, MOTO, unspecified • 2 = Cardholder not present (mail/ facsimile order) • 3 = Cardholder not present, phone order or Automated Response Unit (ARU) • 4 = Recurring transactions • 5 = E-Commerce
32	177	ns-1	POS Transaction Status Indicator	DE 61 SF 7	--	The purpose or status of the request. The valid values are: • 0 = Purchase or Normal Presentment • 1 = Deferred Auth (applicable for Mastercard transactions only) • 2 = Secure Code Phone Order • 4 = Pre-authorization

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
33	178	ns-1	Cardholder-activated Terminal Level Indicator	DE 61 SF 10	PDS 0023	It indicates whether the cardholder activated the terminal. The valid values are: • 0 = Not a CAT Transaction • 2 = Self-service terminal • 6 =Electronic Commerce • 9 = MPOS Acceptance Device
34	179–187	an-9	Network Reference Number	DE 63 SE 2	DE 63 SE 2	The RSC-generated reference number for each originating message routed through the RSC. Format: left justified, trailing spaces
35	188–193	n-6	Original STAN	DE 90 SE 2	--	The value of the STAN in the original message, which is being corrected or reversed. The default value is zero.
36	194–197	ns-4	Original Date	DE 90 SE 3	--	The date in the original message, which is being corrected or reversed. The default value is spaces. Format: MMDD (GMT/UTC date)

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
37	198–246	ans-49	Acquirer-specific Private Data	DE 120	--	DE 120 data, formatted into 2 sub fields.
	198–231	ans-34	Subfield 1			MiGS Order Reference Format: left justified, trailing spaces The default value is spaces.
	232–246	ans-15	Subfield 2			The Airline Ticket Number or Customer Service Phone Number. Format: left justified, trailing spaces The default value is spaces.
38	247–256	an-10	Point of Service Data Code	--	IPM DE 22	For more information about this field and its subfields, see Appendix IPM DE22 - Point of Service Data Code.

6221 Transaction Detail Record 2

This is a mandatory record and must be present for each financial transaction.

This record contains additional data in a financial message.

Table 6: 6221 Transaction Detail Record 2

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1–4	n-4	Record Type	--	--	The Transaction Detail Record 2. The valid value is 6221.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
2	5–26	ans-22	Merchant Name	DE 43 SF 01	DE 43 SF 01	The merchant name or the Doing business name of the merchant. The default value is a space.
3	27–58	an-32	MC Send Partner ID	DE 123	--	Identifies the Partner ID. It is a unique Mastercard Send identifier that is assigned to a partner registered to use the Mastercard Send platform.
4	59–71	ans-13	Filler	--	--	Reserved for future use.
5	72–84	an-13	Merchant City	DE 43 SF 03	DE 43 SF 03	The city where the merchant is located. The default value is a space.
6	85–87	a-3	Merchant State/ Province Code	DE 120 POS(58-59)	DE 43 SF 05	This is the merchant state/province code for US or Canadian merchants only. Field is blank for other merchants. Format: left justified, trailing spaces
7	88–90	n-3	Merchant (POS) Country Code	DE 61 SF 13	DE 43 SF 06	Three-digit country code indicating the merchant (POS) location. Generally the merchant country code and the merchant POS country code are the same. For MiGS transactions the merchant country code is the same as the merchant POS country code. IPM uses the three-character alpha code.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
8	91–100	ans-10	Merchant (POS) Zip Code	DE 61 SF 14	DE 43 SF 04	Merchant's POS zip code. For MiGS transactions the merchant zip code is the same as the merchant POS zip code. The default value is a space.
9	101–103	an-3	Financial Network Code	DE 63 SF 01	DE 63 SF 02 Position 1-3	This code identifies the specific program or service with which the transaction is associated. It is also called Product code. The default value is a space.
10	104	a-1	Transaction Category Code (TCC)	DE 48	--	TCC classifies major categories of transactions, such as Retail Sale, Cash Disbursement and Mail Order. The valid values are: • A = Auto/Vehicle Rental • C = Cash Disbursement • F = Restaurant • H = Hotel/Motel • O = Hospitalization, College • P = Payment Transaction • R = Retail Sale • T = Phone, Mail, or Electronic Commerce Order • U = Unique • X = Airline and Other Transportation Services • Z = ATM Cash Disbursement The default value is a space.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
11	105-106	an-2	Merchant Advice Code	DE 48 SE 84	--	For Mastercard transactions: The issuers use merchant advice codes in authorization responses to communicate with merchants about a cardholder's account. For example, recurring payment transactions. This field is optional. The issuer must provide the value in the response message to the merchant. The valid values are: • 01 = New account information available • 02 = Cannot approve at this time, try again later • 03 = Do not try again • 21 = Recurring Payment Cancellation Service (from Banknet issuers only) • 22 = Merchant does not qualify for product code For Visa transactions: This field contains the authorization response code returned by Visa in Field 39.
12	107	a-1	Magnetic Stripe Compliance Status Indicator	DE 48 SE 88	--	It indicates that Mastercard replaced the DE 22 (Point-of-Service [POS] Entry Mode), subfield 1 (POS Terminal PAN Entry Mode) value of 90 with value of 02. Valid for magnetic stripe transactions only.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
13	108	a-1	Magnetic Stripe Compliance Error Indicator	DE 48 SE 89	--	It indicates magnetic stripe compliance errors. This value is provided when Mastercard detects errors while verifying transactions for magnetic stripe compliance. Valid for magnetic stripe transactions only. The valid values are: • A = Track 1 or Track 2 not present in the message • B = Track 1 and Track 2 present in the message • C = DE 2 (PAN) not equal in track data • D = DE 14 (Expiration Date) not equal in track data • E = Service code invalid in track data • F = Field separators invalid in track data • G = A field within the track data is not the correct length • H = TCC (in DE 48) is T • I = DE 61, position 4 (POS Cardholder Presence Indicator) is 1, 2, 3, 4, or 5 • J = DE 61, position 5 (POS Card Presence Indicator) is 1
14	109-111	ans-3	Wallet Program Data	DE 48 SE 26	PDS 0207	This field provides the Wallet Indicator (MasterPass Indicator)
15	112-147	ans-36	Directory Server Transaction ID	DE 48 SE 66 SF 2	PDS 0184	Directory Server Transaction ID Format: left justified, trailing spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
16	148	an-1	Program Protocol	DE 48 SE 66 SF 1	PDS 0186	Program Protocol
17	149-160	ns-12	Actual Amount	DE 95 SF 1	--	Actual Amount This field is conditional; space-filled when DE 95 SF1 is not present. Format: right justified, leading zeros.
18	161-162	ans-2	Additional Amount Type	DE54 SF2	--	Additional Amount Type Values supported are: • 40 = Cashback • 44 = Gratuity • 95 = Foreign Exchange Fee, Visa only This field is conditional. It is available upon request. Contact your Mastercard representative for more information. If this field is not requested or DE54 SF2 is not present, this field is space-filled. **NOTE: Additional Amount Type, Additional Amount, and Additional Amount Currency fields are bind together. These fields cannot be enabled individually.**

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
19	163-174	ans-12	Additional Amount	DE54 SF4	DE54	Additional Amount First byte is the credit or debit (C/D) indicator. This field is conditional. It is available upon request. Contact your Mastercard representative for more information. If this field is not requested or DE54 SF4 is not present, this field is space-filled. **NOTE: Additional Amount Type, Additional Amount, and Additional Amount Currency fields are bind together. These fields cannot be enabled individually.**
20	175-177	ans-3	Additional Amount Currency	DE54 SF3	DE54	This field is conditional. It is available upon request. Contact your Mastercard representative for more information. If this field is not requested or DE54 SF3 is not present, this field is space-filled. **NOTE:** **Additional Amount Type, Additional Amount, and Additional Amount Currency fields are bind together. These fields cannot be enabled individually.**

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
21	178	ns-1	mPOS Acceptance Device Type	DE48 SE21 SF1	PDS 0018	mPOS Acceptance Device Type This field is conditional. It is available upon request. Contact your Mastercard representative for more information. If this field is not requested or DE48 SE21 SF1 is not present, this field is space-filled.
22	179–184	ns-6	Additional System Trace Audit Number	Spaces	--	Systems Trace Audit Number (STAN) generated by alternative platform, such as Mastercard Send. This field is conditional. It is available upon request. Contact your Mastercard representative for more information. If this field is not requested or available, this field is space-filled.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
23	185 – 187	ans-3	Payment Transaction Type Indicator	DE 48 SE 77	PDS 0043	It contains the value for Transaction Type Identifier. This field is conditional. It is available upon request. Contact your Mastercard representative for more information. If this field is not requested or the DE48 SE77 authorization is not present, this field is space-filled. This value is also available in the 6222 Mastercard Specific Record. The valid values are: • C01 = Person-to-Person • C02 = Rebate • C03 = Load value • C04 = Gaming Re-pay • C05 = Payment Transaction for a reason other than those defined in values C01–C04 • C06 = Payment of a Credit Card Balance with cash or check • C07 = MoneySend Person-to-Person • C08 = Mobile-Initiated • C52 = General Transfer to Own Account • C54 = MoneySend Credit Card Bill Payment • C55 = Business Disbursement • C56 = Government/Non-Profit Disbursement

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
						• C57 = Rapid Merchant Settlement • C60 = Fast Refund • C65 = General Business to Business Transfer • C68 = Mastercard Merchant Presented MPQR Refund • F07 = General Person-to-Person Transfer Initiated by Consumers • F08 = Person-to-Person Transfer to card account Initiated by Consumers • F52 = General Transfer to Own Account Initiated by Consumers/Organizations • F54 = Payment of Own Credit Card Bill Initiated by Consumers/Organizations • F55 =Business Disbursement • F61 = Transfer to Own Staged Digital Wallet Account Initiated by Consumers/Organizations • F64 = Transfer to Own Debit or Prepaid Card Account Initiated by Consumers/ Organizations • F65 = General Business-to-Business Transfer • P10 = Instalment-based Repayment • P11 = Business-to-Business Payment • P70 = Cryptocurrency • P71 = High-risk Securities
24	188-216	ans-29	Payment Account Reference	DE56 SF1	--	A unique alphanumeric identifier that links a PAN.
25	217-228	ns-12	Filler	--	--	Reserved for future use.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
26	229	ns-1	Filler	--	--	Reserved for future use.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
27	230-231	ns-2	Token Assurance Method	DE48 SE33 SF5	PDS 0058	It contains a value indicating the confidence level of the token to primary account number and cardholder binding. This field is conditional. It is available upon request. Contact your Mastercard representative for more information. The valid values for Mastercard are: • 10 = Card Issuer Account Verification • 11 = Card Issuer Interactive Cardholder Authentication - 1 Factor • 14 = Card Issuer Asserted Authentication • 20 = Push Provisioned Token with Additional Interactive Authentication • 21 = Push Provisioned Token with Additional Identity Check Authentication • 22 = Identity Check Risk-based Cardholder Authentication • 23 = Identity Check Interactive Cardholder Authentication • 24 = Token with Device-asserted Authentication The valid values for Visa are: • 00 = No Issuer ID&V • 10 = Card Issuer Account Verification • 11 = Card Issuer Interactive Cardholder Authentication - 1 Factor

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
						• 12 = Card Issuer Interactive Cardholder Authentication - 2 Factor • 13 = Card Issuer Risk Oriented non-interactive cardholder authentication • 14 = Card Issuer Asserted Authentication
28	232-242	ns-11	Token Requestor ID	DE48 SE33 SF6	PDS 0059	The ID assigned by the token service provider to the token requester. This field is conditional. It is available upon request. Contact your Mastercard representative for more information.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
29	243-244	ns-2	Multiple Clearing Sequence Number	--	--	The sequence number of the current clearing transaction. This field is populated when the merchant processes a single authorization and submits separate clearing transactions as each part of the order is fulfilled. The acquirer must populate one of the following values in Data Element (DE) 25 (Message Reason Code) of each First Presentment/1240 message: • 1403: Previously approved authorization - partial amount, multiclearing. • 1404: Previously approved authorization - partial amount, final clearing. This value indicates that the original authorization is closed and the acquirer will not send any additional clearing messages. These fields are conditional and will be included upon request. Contact your Mastercard representative for more information.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
30	245-246	ns-2	Multiple Clearing Sequence Count	--	--	The total number of clearing transactions that the merchant plans to submit. This field is populated when the merchant processes a single authorization and submits separate clearing transactions as each part of the order is fulfilled. The acquirer must populate one of the following values in Data Element (DE) 25 (Message Reason Code) of each First Presentment/1240 message: • 1403: Previously approved authorization - partial amount, multiclearing. • 1404: Previously approved authorization - partial amount, final clearing. This value indicates that the original authorization is closed and the acquirer will not send any additional clearing messages. These fields are conditional and will be included upon request. Contact your Mastercard representative for more information.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
31	247-249	n-3	Original ECI	DE 48 SE 42 SF 02	--	The ECI value submitted in the authorization message. Refer to the Field 22 in Record 6220 (Electronic Commerce Security Level Indicator) for the ECI value applicable for clearing. For more information on the valid values, see the Electronic Commerce Security Level Indicator appendix. The default value is zero. **NOTE: This field will be available from Q1 2025. Until then, it will be space-filled.**
32	250-253	ns-4	Advice Detail Code	DE 60 SF 2	DE 25	The category of the advice message. The valid value is 1400. The default value is spaces.
33	254-256	ans-3	Filler	--	--	Reserved for future use.

6222 Mastercard Specific Data

This record is conditional and included only for Mastercard transactions.

Table 7: 6222 Mastercard Specific Data

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1–4	n-4	Record Type	--	--	The Mastercard Specific Data. The valid value is 6222.
2	5–7	a-3	Banknet Network Code / MDS Network Data	DE 63 SF 01	DE 63 SE 02 Pos (1-3)	The Authorization System generates the 'Network Data' for each originating message routed through the Banknet telecommunications network. The first three characters of the 'Network Data', identifies the Banknet Network code or Product Code. For Maestro SMS transactions DE63 Subfield 1 and subfield 2 will be used.
3	8–13	an-6	Banknet Reference Number/MDS Network Reference Number	DE 63 SF 02 Pos (1-6)	DE 63 SE 02 Pos (4-9)	The Authorization System generates the 'Network Data' for each originating message routed through the Banknet telecommunications network. Sub-field 2, positions (1-6) identify the unique Banknet Reference Number. For Maestro SMS transactions DE63 Subfield 3 will be used.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
4	14-17	n-4	Banknet Date/MDS Settlement Date	DE 15 (response from Banknet)	DE 63 SE 02 Pos (10-13)	The Banknet Date generated by the network ad included in the response message. For Maestro SMS transactions the actual settlement date from MDS. Format: MMDD
5	18	a-1	Mastercard Electronic Acceptance Indicator	DE 48 SE 76	PDS 0056	It indicates that the transaction is a Mastercard Electronic transaction and whether the acquirer participates in Mastercard Electronic.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
6	19-21	ans-3	Payment Transaction Type Indicator	DE 48 SE 77	PDS 0043	It identifies the Payment Transaction type. This field is also available in the 6221 record for all schemes. The valid values are: • C01 = Person-to-Person • C02 = Rebate • C03 = Load value • C04 = Gaming Re-pay • C05 = Payment Transaction for a reason other than those defined in values C01–C04 • C06 = Payment of a Credit Card Balance with cash or check • C07 = MoneySend Person-to-Person • C08 = Mobile-Initiated • C52 = General Transfer to Own Account • C54 = MoneySend Credit Card Bill Payment • C55 = Business Disbursement • C56 = Government/Non-Profit Disbursement • C57 = Rapid Merchant Settlement • C60 = Fast Refund • C65 = General Business to Business Transfer • C68 = Mastercard Merchant Presented MPQR Refund • F07 = General Person-to-Person Transfer Initiated by Consumers

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
						• F08 = Person-to-Person Transfer to card account Initiated by Consumers • F52 = General Transfer to Own Account Initiated by Consumers/Organizations • F54 = Payment of Own Credit Card Bill Initiated by Consumers/Organizations • F55 = Business Disbursement • F61 = Transfer to Own Staged Digital Wallet Account Initiated by Consumers/Organizations • F64 = Transfer to Own Debit or Prepaid Card Account Initiated by Consumers/ Organizations • F65 = General Business-to-Business Transfer P10Installment-based Repayment • P11 = Business-to-Business Payment • P70 = Cryptocurrency • P71 = High-risk Securities
7	22	a -1	Mastercard Travel Industries Premier Service Interchange Program Indicator	DE 48 SE 90	--	It indicates the presence of Mastercard Travel Industries Premier Service interchange program. It is provided whenever the cardholder is a preferred customer of the merchant. The valid value is: • P = Cardholder is enrolled in a merchant preferred customer program and magnetic stripe data may be absent

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
8	23-28	an-6	Mastercard Promotion Code	DE 48 SE 95	PDS 0777	The promotion code to identify unique use of a Mastercard card for a specific program or service established between issuers and merchants. If the promotion code is MCINST, refer to 6283 Acquirer or Issuer Managed Installment Data for additional installment data.
9	29-31	n-3	Service Code	DE 35 or DE 45	DE40	This code enables acquirers to interpret card acceptance preferences for all point-of-interaction (POI) conditions. The service code is a three-digit value on the magnetic stripe (tracks 1 and 2) and on the chip of a bankcard. The code instructs the POI terminal the conditions that the card may be used. Valid for magnetic stripe transactions only.
10	32-63	ans-32	Accountholder Authentication Value	DE48 SE43	PDS 0185	Accountholder Authentication Value Format: Base 64 encoded, left-justified, trailing spaces This field is conditional. It is available upon request. Contact your Mastercard representative for more information. Default value spaces

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
11	64-65	ns-2	Transit Transaction Type Indicator	DE48 SE64 SF1	PDS 0210	Transit Transaction Type Indicator. This field is also available in record 6290 for all schemes. The valid values are: • 02 = Real-time Authorized • 03 = Post-Authorized Aggregated • 05 = Other • 07 = Debt Recovery • 08 = First Ride Risk (FRR) The default value is spaces.
12	66-67	ns-2	Transportation Mode Indicator	DE48 SE64 SF2	PDS 0210	Transportation Mode Indicator. This field is also available in record 6290 for all schemes. The default value is spaces.
13	68-69	ans-2	Transaction Integrity Class	DE48 SE52	PDS 0017	Transaction Integrity Class This is not applicable to void/reversal (MTI = 0420) transactions. This field is conditional. It is available upon request. Contact your Mastercard representative for more information.
14	70-72	ns-3	Merchant Country of Origin	DE48 SE37 SF4	PDS 0213	Specifies the country code of the government that owns or controls the merchant that initiated the transaction. Format: ISO numeric country code

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
15	73	ans-1	Incremental Authorization Indicator	DE123	--	Indicates that the Mastercard transaction is an Incremental Authorization request to increment the amount or to extend the authorization validity period. The default value is spaces. I = Incremental Authorization
16	74-88	ans-15	Trace ID, Original Authorization	DE48 SE63	DE63 SF1, DE 63 SF 2, DE 15	The Trace ID of the original payment authorization as assigned by Mastercard. This field is applicable for incremental authorization and refund transactions. Field positions: • 1-3 indicate the Financial Network Data, DE 63.1. • 4-9 indicate the Banknet Reference Number, DE 63.2. • 10-15 indicate the Settlement Date, DE 15. The default value is spaces.
17	89-94	an-6	Mastercard Assigned ID	DE48 SE32	PDS 0176	The Merchant ID assigned by Mastercard. This field is conditional. It is available upon request. Contact your Mastercard representative for more information.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
18	95-113	ans-19	Unique Transaction Reference	DE108 SE03 SF01	PDS 0674	The unique transaction reference number for Mastercard funding transactions. This field is conditional. It is available upon request. Contact your Mastercard representative for more information. Format: 0<ICA (n-6)><Year (n-1)><Julian Date (n-3)><Time hhmmss (n-6)><Transaction Sequence Number (01–99) (n-2)> For example, 0555555801215305401
19	114-117	an-4	Cardholder/ Merchant Initiated Transaction Indicator	DE48 SE22 SF5	PDS 0218	Identifies whether the transaction was initiated by the cardholder or the merchant, and the type of stored credential being used for the transaction. For supported values, refer to *Cardholder/ Merchant Initiated Transaction Indicator* in Appendix. **NOTE: This field is conditional and will be included upon request.**
20	118-122	an-5	ALM Service Code	DE48 SE24 SF1	PDS 0275	ALM Service Code represents the Account Level Management service or combination of ALM services for which the cardholders PAN is actively registered.
21	123-125	an-3	ALM Product Code	DE48 SE24 SF2	PDS 0275	It contains the licensed graduated product code or the registered product code for those transactions identified with a PAN registered.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
22	126-128	an-3	ALM Product Class	DE48 SE24 SF3	PDS 0275	Only PANs actively registered for Product Graduation Plus will have an associated ALM Product Class.
23	129-131	an-3	ALM Rate Type	DE48 SE24 SF4	PDS 0275	It indicates the Rate Type number for the applicable ALM Service.
24	132	n-1	Digital Commerce Domain Identifier	DE48 SE48 SF01		Identifies the entity that presented the QR code to the cardholder for initiating a transaction. Values supported: • 1 = Mastercard • 2 = Acquirer The default value is zero.
25	133	n-1	Digital Commerce Program Type	DE48 SE48 SF02	--	Identifies the QR code method used to initiate the transaction. Values supported: • 5 = Mastercard QR: Pay by Link • 6 = Mastercard QR: X QR The default value is zero.
26	134-148	ans-15	Digital Commerce Program Type Details	DE48 SE48 SF03		Identifies the type and sub-type of the program to which the transaction belongs. The default value is spaces.
27	149-151	ans-3	Mastercard One Credential Acceptance Brand	DE48 SE24 SF05		Contains the acceptance brand of the product code present in Field 21 - ALM Product Code The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
28	152	ans-1	Mastercard One Credential Static/Dynamic Interchange Indicator	DE48 SE24 SF06		Identifies the transaction as being subject to dynamic or static interchange based on the PAN. Values: • D = Dynamic Interchange based on Funding PAN • S = Static Interchange based on Primary PAN The default value is spaces.
29	153-171	ns-19	Mastercard One Credential Issuer Account Range	DE48 SE24 SF07	--	Contains the issuer account range of the Funding PAN used for transaction The default value is spaces.
30	172-193	ans-22	Transaction Link Identifier	DE105 SE001	DE 105	A universally unique identifier generated by Mastercard and returned in the response for an authorization request message processed through the Mastercard Authorization Platform. The default value is spaces.
31	194-215	ans-22	Economically Related Transaction Link Identifier	DE105 SE002	DE 105	Contains the TLID from an economically related, independent transaction, that a customer retains and returns in subsequent transactions such as Refunds and Merchant-Initiated Transactions (MIT) including Captures The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
32	216-256	ans-41	Filler	--	--	Reserved for future use. The default value is spaces.

6223 Visa Specific Data

This record is conditional and is included only for Visa transactions.

Table 8: 6223 Visa Specific Data

Field no.	Position	Attribute	Field name	Authorization	Description
1	1–4	n-4	Record Type	--	Visa Specific Data. The valid value is 6223.
2	5	an-1	Visa CAVV Results Code	DE 48 SE 45	3-D Secure Electronic Commerce Transaction Response Code that contains the Visa Cardholder Authentication Verification Value (CAVV) results code. The default value is a space.
3	6–7	an-2	Product Id	DE 48 SE 46	Visa populates this field with an appropriate product identification value using issuer-supplied data on file in the Cardholder Database. The default value is a space.

Field no.	Position	Attribute	Field name	Authorization	Description
4	8	a-1	U.S. Deferred Billing Indicator	DE 48 SE 78	Indicates a transaction that is for the billing for merchandise after the merchandise was delivered to the cardholder. DE48 SE 78 contains an indicator to denote a deferred billing transaction on a Visa account number when applicable. The valid value is: D = U.S. Deferred Billing The default value is a space.
5	9	ans-1	Account Status	DE 48 SE 85	Contains the account status as received from Visa. The default value is a space.
6	10	a-1	Visa Relationship Participant Indicator	DE 48 SE 86	Indicates a recurring payment transaction on a Visa account for a cardholder with a long-standing relationship. The default value is a space.
7	11	a -1	Visa ACI Indicator	DE 48 SE 90 (response)	Contains the ACI indicator as received from Visa. The default value is a space.
8	12-26	n-15	Visa Transaction Identification	DE 48 SE 91 Pos (1-15)	A unique value that Visa assigns to each transaction. The default value is Zero.
9	27-30	an-4	Visa Validation Code	DE 48 SE 91 Pos (16-19)	A unique value that Visa includes as part of the Custom Payment Service programs in each authorization response to ensure that key authorization fields are preserved in the clearing record. The default value is Zero.

Field no.	Position	Attribute	Field name	Authorization	Description
10	31	a-1	Visa Commercial Card Inquiry Response	DE 48 SE 94 Pos (4-4)	Contains the commercial card inquiry response data from a commercial card inquiry on a Visa account. The default value is a space.
11	32	a-1	Visa Market-Specific Data Identifier	DE 48 SE 96	The market-specific data identifier for hotel or automobile transactions. The valid values are: • B = Bill Payment Transactions (U.S. only) • H = Hotel rental • N = Failed market-specific data edit • space The default value is a space.
12	33	a-1	Prestigious Properties Indicator	DE 48 SE 97	The indicator for participants in the Visa Prestigious Lodging program. The valid values are: • D = Visa established limits • B = Visa established limits • S = Visa established limits The default value is a space.
13	34-43	ans-10	Merchant Verification Value	DE48 SE36	The Visa merchant verification value. The default value is a space.
14	44	a-1	Spend Qualified Indicator	DE48 SE78 Pos 1	Visa Spend Qualified Indicator The default value is a space.

Field no.	Position	Attribute	Field name	Authorization	Description
15	45-84	ans-40	Cardholder Authentication Verification Value	DE48 SE43	Cardholder Authentication Verification Value (CAVV) CAVV populated in this field is in printable HEX characters. This field is conditional. It is available upon request. Contact your Mastercard representative for more information. The default value is a space.
16	85-90	ns-6	Date of First Tap (Transit)	NA	Date for First Tap for transit transaction. Format: YYMMDD The default value is a space.
17	91	ns-1	Message Reason Code	DE48 SE78 SF5	Identifies that the Visa transaction is an Incremental Authorization request to increment the amount or a Re-authorization to increase the authorization validity period. 0 = Incremental Authorization 3 = Re-Authorization The default value is a space

Field no.	Position	Attribute	Field name	Authorization	Description
18	92-110	an-19	Visa Transaction ID, Original Authorization	DE48 SE91	Transaction ID of the original payment authorization as assigned by Visa. This field is applicable for incremental authorization & incremental authorizations. Field positions: • 1-15: Transaction ID. • 16-19: Validation Code. The default field value is zero.
19	111-118	an-8	Visa Merchant Identifier	DE48 SE32	The Merchant ID assigned by Visa. This field is conditional. It is available upon request. Contact your Mastercard representative for more information. The default value is a space.
20	119	ans-1	Additional Token Response Information	DE 48 SE 78 SF 6	Provides the Token Response information received from Visa. Identifies transactions that are eligible for token services. The valid value is 1 = Token Program The default value is a space.
21	120-121	ans-2	Business Application Identifier - BAI (Visa Only)	DE 48 SE 36 SF 02	Identifies the category of Account Funding Transaction as defined by Visa. • AA (Account to Account Money Transfer) • FT (Funds Transfer) • PP (Person to Person Money Transfer) • TU (Prepaid card Top-up) • WT (Adding value to a Staged Digital Wallet).

Field no.	Position	Attribute	Field name	Authorization	Description
22	122-201	ans-80	Filler	--	Reserved for future use. The default value is spaces.
23	202-203	ans-2	Digital Authentication Program	DE 48 SE 05 SF 02	Contains the Authentication Program 01 (DAF indicator) as received from Visa. The default value is a space.
24	204	ans-1	Authorization Response Source Reason Code	DE 48 SE 05 SF 03	Contains the response source reason code as received from Visa. This field identifies the source of the Visa Field 39 response decision. The default value is a space.
25	205-210	ans-6	Authorization ID, Original Authorization	DE 38	The authorization code of the linked original authorization transaction assigned by Visa. The default value is spaces.
26	211-220	ans-10	Plan Registration System Identifier	DE48 SE03 SF01	A unique identifier for an installment plan chosen by the payer that is provided by an external provider such as Visa. The default value is spaces.
27	221-229	ans-9	Filler	--	Reserved for future use.
28	230	ans-1	Account Funding Source	DE 48 SE 05 SF 04	Contains the Account Funding Source as received from Visa. The default value is spaces.
29	231-232	ans-2	Applied Product Platform Code	DE 48 SE 05 SF 05	The Applied Product Platform Code as received from Visa. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	Description
30	233	n-1	Cardholder Identification(ID) Method	DE 48 SE 05 SF 06	The Cardholder Identification (ID) Method as received from Visa. The default value is zero.
31	234	ns-1	Chip Condition Code	--	The field provides information about fallback transactions, where the card and terminal are chip capable. Valid values: • 0 = Not applicable • 2 = Last transaction read at the chip-capable terminal failed. The default value is spaces.
32	235-246	ans-12	Purpose of Payment	DE48 SE36 SF05	Identifies the purpose of the transaction to classify the nature of funding. The default value is spaces.
33	247-256	ans-10	Reserved for future use	--	Reserved for future use. The default value is spaces.

6224 American Express Specific Data

This record is conditional and is included only for American Express transactions.

Table 9: 6224 American Express Specific Data

Field no.	Position	Attribute	Field name	Authorization	Description
1	1–4	n-4	Record Type	--	Indicates an Amex Specific Data. The valid value is 6224.
2	5–19	ans-15	Acquirer Reference Data	DE 48 SE 91	The Transaction Identifier (TID), a unique American Express tracking number. The TID is used to identify and track a card member transaction throughout its life cycle. The default value is spaces.
3	20-23	ns-4	Amex Card Identifier CID	DE 48 SE 95	The American Express Card Identifier (CID) number.
4	24	an-1	POS Data Terminal Output Capability	Amex DE22 Position 11	The Point of Sale Data Code Byte 11 – Terminal Output Capability. Conditional. The field is populated when the transaction is routed to RSC Amex Direct link (GCAG).
5	25	an-1	POS Data PIN Capture Capability	Amex DE22 Position 12	The Point of Sale Data Code Byte 12 – PIN Capture Capability. Conditional. The field is populated when the transaction is routed to RSC Amex Direct link (GCAG).

Field no.	Position	Attribute	Field name	Authorization	Description
6	26	ans-1	Terminal Operating Environment	Amex DE 22 Position 4	This field identifies the physical and operational context in which the payment transaction was initiated. Valid values: 0 = No terminal used 1 = On card acceptor premises; attended terminal 2 = On card acceptor premises; unattended terminal 3 = Off card acceptor premises; attended 4 = Off card acceptor premises; unattended 5 = On cardholder premises; unattended 6 = Off cardholder premises; unattended 9 = Unknown. Data unavailable. Z = Transit Access Terminals **NOTE: For Amex transactions, this field will take priority over Position 250 of Record 6220.** The default value is spaces.
7	27-256	ans-230	Filler	--	Reserved for future use. Space-filled.

6225 EMV Record Data

This record will be present if EMV data is required in the DCF.

Table 10: 6225 EMV Record Data

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1–4	n-4	Record Type	--	--	The minimum EMV data detail. The valid value is 6225.
2	5–7	ns-3	PAN Sequence Number	DE 23	DE 23	Indicates an Application PAN Sequence Number. Format: right-justified, leading zeros. The default value is spaces. DE 23 value.
3	8–10	ns-3	Service Code on the card	Service code in DE 35	DE 40	Service code as defined on the magnetic stripe, in track 2 data.
4	11-26	hex-16	Application Cryptogram (9F26)	DE55 (9F26)	DE55 (9F26)	Contains the clearing cryptogram used to validate transaction processing in the event of a dispute. Use DE55 tag 9526. Display as hex, left justify with trailing spaces. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
5	27-28	hex-2	Cryptogram Information Data (9F27)	DE55 (9F27)	DE55 (9F27)	Indicates the type of cryptogram and the actions to be performed by the terminal. Use DE55 tag 9F27. Display as hex, left justify with trailing spaces. The default value is spaces.
6	29-92	hex-64	Issuer Application Data (IAD)(9F10)	DE55 (9F10)	DE55 (9F10)	Contains proprietary application data for transmission to the issuer in an online transaction. Use DE55 tag 9F10. Display as hex, left justified with trailing spaces. For example, if the issuer Application Data in EMV Tag 9F10 consists of 7 bytes (hex 06,hex 00, hex 0A, hex 03, hex 00, hex 00, hex 00), the 80 byte Issuer Application field consists of the 14 printable characters '06000A03000000', followed by 50 spaces
7	93-100	hex-8	Unpredictable Number (9F37)	DE55 (9F37)	DE55 (9F37)	The number used in the generation of the cryptogram for chip transactions. It provides variability and uniqueness to the cryptogram. Use DE55 tag 9F37. Display as hex, left justify with trailing spaces. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
8	101-104	hex-4	Application Transaction Counter (9F36)	DE55 (9F36)	DE55 (9F36)	Contains the count of the transactions performed with the application. This field is incremented by 1 each time a transaction is initiated. Use DE55 tag 9F36. Display as hex, left justify with trailing spaces. The default value is spaces.
9	105-114	hex-10	Terminal Verification Result (TVR) (95)	DE55 (95)	DE55 (95)	A series of indicators from the terminal perspective. The terminal records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to members in the online message and clearing transaction. Use DE55 tag 95. Display as hex, left justify with trailing spaces. The default value is spaces.
10	115-120	n-6	Transaction Date (9A)	DE55 tag(9A)	DE55 tag (9A)	The local date that the transaction was authorized. Right justified zero filled. Use DE55 tag 9A. Format: YYMMDD format. The default value is zero.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
11	121-122	hex-2	Transaction Type (9C)	DE55 tag (9C)	DE55 tag (9C)	Indicates the type of financial transaction. Use DE55 tag 9C. Display as hex, left justified with trailing spaces. The default value is spaces.
12	123-134	n-12	Amount Authorized (9F02)	DE55 (9F02)	DE55 (9F02)	Contains the actual transaction amount used by the chip when calculating the cryptogram for the EMV transaction. This amount excludes any adjustments, such as tips, that were made to the transaction amount after completion of the original EMV transaction. Use DE55 tag 9F02. Format: right justified, leading zeros. The default value is zero.
13	135-137	n-3	Transaction Currency Code (5F2A)	DE55 (5F2A)	DE55 (5F2A)	Currency code of the transaction according to ISO 4217. Use DE55 tag 5F2A. Format: right justified, leading zeros. The default value is zero.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
14	138-141	hex-4	Application Interchange Profile (82)	DE55 (82)	DE55 (82)	A series of indicators that reflect the specific functions supported by the chip card account. For example, this field indicates whether cardholder verification is supported. Use DE55 tag 82. Display as hex, left justified with trailing spaces The default value is spaces.
15	142-144	n-3	Terminal Country Code (9F1A)	DE55 (9F1A)	DE55 (9F1A)	The country code of the terminal. Use DE55 tag 9F1A. Format: right justified, leading zeros. The default value is zeros.
16	145-156	n-12	Amount Other (9F03)	DE55 (9F03)	DE55 (9F03)	Secondary amount associated with the transaction, representing a cashback amount. The default value is zeros.
17	157-162	hex-6	Cardholder Verification Method(CVM) Results (9F34)	DE55 (9F34)	DE55 (9F34)	Indicates the results of the last CVM performed. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
18	163-168	hex-6	Terminal Capabilities (9F33)	DE55 (9F33)	DE55 (9F33)	Indicates the card data input, the Cardholder Verification Method (CVM) and the security supported by the terminal. Use DE55 tag 9F33. Display as hex, left justify with trailing spaces. The default value is spaces.
19	169-170	hex-2	Terminal Type (9F35)	DE55 (9F35)	DE55 (9F35)	Indicates the environment of the terminal, its communications capability, and its operational control. The default value is spaces.
20	171-178	ans-8	Interface Device (IFD) Serial Number (9F1E)	DE55 (9F1E)	DE55 (9F1E)	A unique and permanent identification number of the chip terminal assigned by the manufacturer. It is used to track devices regardless of their location. The default value is spaces.
21	179	ans-1	Transaction Category Code (9F53)	DE55 (9F53)	DE55 (9F53)	Mastercard/Europay code defining the type of transaction or industry sector in which the merchant operates. The default value is spaces.
22	180-211	hex-32	Dedicated File Name (84)	DE55 (84)	DE55 (84)	Identifies the name of the DF as described in ISO/IEC 7816-4. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
23	212-215	hex-4	Application Version Number (9F09)	DE55 (9F09)	DE55 (9F09)	Version number assigned by the payment system for the application. The default value is spaces.
24	216-223	hex-8	Transaction Sequence Counter (9F41)	DE55 (9F41)	DE55 (9F41)	Counter maintained by the terminal that is incremented by one for each transaction. The default value is spaces.
25	224-255	hex-32	Issuer Authentication Data (91)	DE55 (91)	DE55 (91)	Provides data to be transmitted to the card for issuer authentication. The default value is spaces.
26	256	ans-1	Filler	--	--	Reserved for future use. The default value is spaces.

6226 Diners/Discover Specific Data

This record is conditional and is included only for Diners and Discover transactions.

Table 11: 6226 Diners/Discover Specific Data

Field no.	Position	Attribute	Field name	Authorization	Description
1	1–4	n-4	Record Type	--	Indicates the Diners/Discover Specific Data. The valid value is 6226.

Field no.	Position	Attribute	Field name	Authorization	Description
2	5	ns-1	Electronic Commerce and Payments Indicator	DE48 SE42	Valid values: • 5 • 6 • 7 • 8 (default)
3	6-9	ans-4	CAVV	DE48 SE43	CAVV code The default value is spaces.
4	10-24	ans-15	NRID	--	The 15-digit Network Reference ID (NRID) returned by Diners/Discover for the current transaction. This field is populated for transactions processed through the Mastercard MNGS channel. The default value is spaces.
5	25	ans-1	PAN Entry Mode	DE22 SF01	PAN Entry Mode For more information, refer to *PAN Entry Mode* in Appendix. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	Description
6	26	ans-1	Card Data Input Capability	--	Capturing card data capabilities of the POS device used by the merchant. Valid values: • 0 = Unspecified • 1 = No POS device used (voice/ARU authorization) • 2 = Magnetic stripe reader • 5 = Integrated circuit card reader • 6 = Key entry only (manual) • 7 = Magnetic stripe reader and key entry • C = Radio Frequency Identification (RFID) - Chip • H = Hybrid - Integrated circuit card reader and contactless capabilities • R = Radio Frequency Identification (RFID) - magnetic stripe • S = Secure Electronic Transaction (SET) with certification • T = SET without certificate • U = Channel-encrypted electronic commerce transaction (SSL) • Space = Default

Field no.	Position	Attribute	Field name	Authorization	Description
7	27-28	ans-2	CAVV Result Code	DE48 SE45	Indicates the CAVV Validation Result. Valid values: • 01 = CAVV passed verification-authentication • 02 = CAVV failed verification-authentication • 03 = CAVV passed validation-attempt • 04 = CAVV failed validation-attempt • 05 = CAVV not validated, issuer not participating in CAVV validation • 06 = CAVV unable to perform authentication • Space = Default
8	29	ans-1	Transaction Status Indicator	--	Indicates the purpose or status of the transaction request. This field is populated for transactions processed by Mastercard MNGS channel. Valid values: • S = Merchant installment plan • U = Unscheduled payment • 4 = Pre-authorization • R = Recurring • 0 = Normal request • Space = Default

Field no.	Position	Attribute	Field name	Authorization	Description
9	30-44	ans-15	Original NRID	--	The 15-digit Network Reference ID (NRID) returned by Diners/Discover in a previous transaction. For Merchant Initiated Transaction (MIT) of a recurring payment, the NRID returned by Diners/ Discover for the CIT transaction that established or modified the payment agreement. Default value is spaces. This field is populated for transactions processed by Mastercard MNGS channel.
10	45-46	ans-2	Transaction Data Condition Code	--	The field identifies the condition of track data submitted in the authorization request. For more information, refer to *Transaction Data Condition Code* in the appendix. The default value is spaces.
11	47-256	ans-210	Filler	--	Reserved for future use. The default value is spaces.

6227 DCC Data

This record is an optional record and contains DCC information for members processing DCC transactions.

Table 12: 6227 DCC Data

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1–4	n-4	Record Type	--	--	Indicates the DCC Data. The valid value is 6227.
2	5–24	ans-20	DCC Provider	Addendum Record – DCC Provider	--	Name of the DCC provider. Format: left justified, space-filled The default value is spaces.
3	25–44	ans-20	DCC Merchant ID	Addendum Record – DCC Merchant ID	--	The DCC Provider's Merchant ID for the merchant. Format: left justified, space-filled The default value is spaces.
4	45-56	n-12	Sale Amount	Addendum Record – Sale Amount	--	Indicates the original sale amount. Format: right justified, space-filled The default value is zeros.
5	57-59	ns-3	Sale Currency Numeric	Addendum Record – Sale Currency Numeric	--	ISO numeric currency code of original sale amount. Space-filled if omitted. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
6	60-62	an -3	Sale Currency Alphabetic	Addendum Record -- Sale Currency -- Alphabetic	--	ISO alpha currency code of original sale amount. Space-filled if omitted. The default value is spaces.
7	63	n-1	Sale Currency Exponent	Addendum Record – Sale Currency Exponent	--	Indicates the currency exponent for the sale currency. The default value is zeros.
8	64-76	n-13 (incl dp)	Exchange Rate	Addendum Record -Exchange Rate	--	Exchange rate including decimal point. Format: right justified, space-filled The default value is zeros.
9	77-108	ans-32	DCC ID	Addendum Record – DCC ID	--	Offer ID or reference provided by the DCC provider to identify the offer. Format: left justified, space-filled The default value is spaces.
10	109-122	ns-14	DCC Offer Date and Time	Addendum Record – DCC Offer Date and Time	--	Time stamp of DCC offer. Format: YYYYMMDDhhmmss The default value is spaces.
11	123-125	ans-3	DCC Offer Timezone	Addendum Record – DCC Offer Time zone	--	Offset from UTC of offer Date and time. Format: <sign>nn, for example, +00, +10, -06 Space-filled if omitted. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
12	126	ans-1	DCC Type	Addendum Record – DCC Type	--	Valid values: • C = CPC (Customer Preferred Currency) • S = Standard • Space-fill if omitted.
13	127	ns-1	DCC offer status	Addendum Record – DCC offer status	--	The valid values are: • 1 = Converted • 2 = Not converted • 3 = Offer declined by cardholder • 4 = Adjustment to an original DCC sale • Space-fill if omitted.
14	128-140	ns-13	Raw Exchange Rate	Addendum Record – DCC Raw Exchange Rate	--	Raw Exchange Rate (before adding the margin), including decimal point. Format: right justified, space-filled Default value is spaces.
15	141-149	ns-9	Margin Percentage	Addendum Record – DCC Margin Percentage		Margin Percentage added to Raw Exchange Rate to give Exchange Rate including decimal point. Format: right justified, space-filled Default value is spaces.
16	150-256	ans-107	Filler			Reserved for future use. The default value is spaces.

6228 MiGS Transaction Data

This is an optional record and is present for customers requesting MiGS transaction information.

Table 13: 6228 MiGS Transaction Data

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1–4	n-4	Record Type	--	--	Indicates the MiGS Transaction Data. The valid value is 6228.
2	5–44	ans-40	MiGS MSO ID	MiGS MSO ID	--	MiGS MSO ID configured on MiGS. The default value is spaces.
3	45–60	ans-16	MiGS Merchant ID	MiGS Merchant ID	--	MiGS Merchant ID configured on MiGS. The default value is spaces.
4	61-100	ans-40	MiGS Transaction Number	MiGS Transaction Number	--	MiGS Transaction Number that uniquely identifies a MiGS transaction. The default value is spaces.
5	101-121	ns-21	MiGS Order ID	MiGS Order ID	--	MiGS Order ID generated by MiGS for a transaction. The default value is spaces.
6	122-155	ans-34	MiGS Card number Token	Token number for PAN	--	Token generated for card number. The default value is spaces.
7	156-195	ans-40	MiGS Merchant Transaction Reference	MiGS Transaction Reference	--	MiGS Transaction reference number provided by the merchant. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
8	196-234	ans-39	MiGS Purchase Identifier	MiGS Purchase Identifier	--	MiGS Purchase Identifier provided by the merchant. The default value is spaces.
9	235-238	ans-4	MiGS Commodity Code	MiGS Commodity Code	--	MiGS Commodity Code provided by the merchant. The default value is spaces.
10	239-255	ans-17	MiGS Customer Reference Number	MiGS Customer Reference Number	--	MiGS Customer Reference Number provided by the merchant. The default value is spaces.
11	256	ans-1	Filler	--	--	Reserved for future use. The default value is spaces.

6229 Basic Airline Data

This is an optional record and is present for airline merchants only. This record contains basic airline information without trip leg information.

Table 14: 6229 Basic Airline Data

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1–4	n-4	Record Type	--	--	Basic Airline Data. The valid value is 6229.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
2	5–53	ans-49	Passenger Name	Addendum Record –Passenger Name	PDS 0505	Indicates the Passenger Name. Format: left justified, space-filled
3	54–68	an-15	Ticket Number	Addendum Record – Ticket Number	PDS 0506	Indicates the ticket number. Format: left justified, space-filled
4	69-72	an-4	Issuing Carrier	Addendum Record – Issuing Carrier	PDS 0507	The 2- or 3-character IATA assigned airline designator. Format: left justified, space-filled
5	73-78	an-6	PNR	Addendum Record – PNR	--	Indicates the PNR. Format: left justified, space-filled
6	79-105	an -27	Customer Code	Addendum Record – Customer Code	PDS 0508	Indicates the cardholder-supplied code. Format: left justified, space-filled
7	106-111	ns-6	Issue Date	Addendum Record – Issue Date	PDS 0509	Indicates the issue date. Format: YYMMDD Space-filled if not available.
8	112-119	ans-8	Travel Agency Code	Addendum Record - Travel Agency Code	PDS 0510	The 7-digit check digit IATA assigned Agency code. Space-filled if not available.
9	120-159	ans-40	Travel Agency Name	Addendum Record – Travel Agency Name	PDS 0511	Indicates the name of the agency. Format: left justified, space-filled
10	160-171	n-12	Total Fare	Addendum Record – Total Fare	PDS 0512	Indicates the total fare. Format: right justified, zero filled

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
11	172-183	n-12	Total Taxes	Addendum Record – Total Taxes	PDS 0514	Indicates the total taxes. Format: right justified, zero-filled
12	184 -195	n-12	Total Fees	Addendum Record – Total Fees	PDS 0513	Indicates the total fees. Format: right justified, zero-filled
13	196 -198	n-3	Number of Legs	Addendum Record – Number of Legs	--	Indicates the number of instances of Trip Leg Data to follow. Format: right justified, zero-filled
14	199-256	ans-58	Filler	--	--	Reserved for future use.

6230 to 6239 Airline Trip Leg Data

This is an optional record and follows the 6229 Basic Airline Data record.

This record is conditional and is present if Number of Legs in the 6229 Basic Airline Data record is greater than zero. Depending on the number of trip legs, this record is repeated. A maximum of 10 trip legs is supported. Each trip leg has a unique record type starting from 6230 to 6239.

Table 15: 6230 to 6239 Airline Trip Leg Data

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1–4	n-4	Record Type	--	--	Indicates the Airline Trip Leg Data. The valid value is 623n. Where n = 0 through 9. The first trip leg has a record number of 6230 and the 10th trip leg has a record number of 6239.
2	5–10	ns-6	Departure Date	Addendum Record –Departure Date	PDS 0520	Indicates the departure date. Format: YYMMDD The default value is spaces.
3	11–14	ns-4	Departure Time	Addendum Record – Departure Time	PDS 0531	Indicates the departure time. Format: HHMM, 24 hour clock The default value is spaces.
4	15-19	an-5	Origin Airport/ City Code	Addendum Record – Origin Airport/ City Code	PDS 0523	The 3-character IATA location identifier. Format: left justified, space-filled
5	20-25	ns-6	Arrival Date	Addendum Record – Arrival Date	--	Indicates the arrival date. Format: YYMMDD The default value is spaces.
6	26-29	ns-4	Arrival Time	Addendum Record – Arrival Time	PDS 0533	Indicates the arrival time. Format: HHMM, 24 hour clock The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
7	30-34	an-5	Destination Airport/City Code	Addendum Record – Destination Airport/City Code	PDS 0524	The 3-character IATA location identifier. Format: left justified, space-filled
8	35-38	an-4	Carrier Code	Addendum Record - Carrier Code	PDS 0521	The 2- or 3-character IATA assigned airline designator. Format: left justified, space-filled
9	39-40	an-2	Service Class	Addendum Record – Service Class	PDS 0522	Indicates the service class. Format: left justified, space-filled
10	41	an-1	Stopover Code	Addendum Record – Stopover Code	PDS 0525	Indicates the stopover code. The default value is spaces.
11	42-56	an-15	Fare Basis Code	Addendum Record – Fare Basis Code	PDS 0529	Indicates the fare basis code. Format: left justified, space-filled
12	57-61	an-5	Flight Number	Addendum Record – Flight Number	PDS 0530	Indicates the flight number. Format: left justified, space-filled
13	62-76	an-15	Conjunction Ticket	Addendum Record – Conjunction Ticket	PDS 0526	Indicates the conjunction ticket. Format: left justified, space-filled
14	77-91	an-15	Exchange Ticket	Addendum Record – Exchange Ticket	PDS 0527	Indicates the exchange ticket. Format: left justified, space-filled
15	92	an-1	Coupon Number	Addendum Record – Coupon Number	PDS 0528	Indicates the coupon number. The default value is spaces.
16	93-104	n-12	Fare	Addendum Record – Fare	PDS 0535	Indicates the fare. Format: right justified, zero-filled

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
17	105-116	n-12	n-12	Addendum Record – Taxes	PDS 0537	Indicates the taxes. Format: right justified, zero-filled
18	117-128	n-12	Fees	Addendum Record – Fees	PDS 0536	Indicates the fees. Format: right justified, zero-filled
19	129-148	an-20	Endorsement/ Restriction	Addendum Record – Endorsement/ Restriction	PDS 0538	Indicates the endorsement or restriction. Format: left justified, space-filled
20	149-256	ans-108	Filler	--	--	Reserved for future use.

6241 Transaction Detail Record 3

Table 16: Transaction Detail Record 3

Field Number	Position	Attribute	Field Name	Authorization	IPM	Description
1	1-4	n-4	Record Type	--	--	The Transaction Detail recored 2. The valid value is 6241.

Field Number	Position	Attribute	Field Name	Authorization	IPM	Description
2	5-15	an-11	Forward Institution ID	DE 33	--	Identifies the institution forwarding a Request or Advice message in an interchange system.
3	16	ans-1	DMS / SMS Indicator	--	--	The following indicates the card type: • S= SMS • D= DMS The default value is spaces.
4	17	ans-1	Final Authorization Indicator	--	--	valid values: • 0- Estimated • 1- Final The default value is spaces.
5	18-21	ns-4	Scheme / Issuer Settlement Date	DE15	--	Settlement date, DE15 is provided by Scheme in the transaction response. Format MMDD.

Field Number	Position	Attribute	Field Name	Authorization	IPM	Description
6	22-27	ns-6	Original Transaction Time	DE90 SF3 (Time only)	--	Contains the value of the time in the original message, which is being corrected or reversed. **NOTE: Original Transmission Date (MMDD) is populated in 6220 Field 36.** Space-filled if blank. Format: hhmmss.

Field Number	Position	Attribute	Field Name	Authorization	IPM	Description
7	28-49	ans-22	Mastercard Transaction Link Identifier	DE105 SE001	DE 105	A universally unique identifier generated by Mastercard and returned in the response for an authorization request message processed via the Mastercard Authorization Platform. The default value is spaces. This field is also available in the record 6222 for Mastercard Transactions.

Field Number	Position	Attribute	Field Name	Authorization	IPM	Description
8	50-71	ans-22	Mastercard Economically Related Transaction Link Identifier	DE105 SE002	DE 105	Contains the Transaction Local Identifier (TLID) from an economically related, independent transaction, that a customer retains and returns in subsequent transactions such as Refunds and Merchant-Initiated Transactions (MIT) including Captures The default value is spaces. This field is also available in the record 6222 for Mastercard Transactions.
9	72-256	ans-185	Reserved for future use	–	--	Reserved for future use.

6260 Rupay Specific Data Record

This record is conditional and will be included only for Rupay transactions.

Tabuľka 17: 6260 Rupay Specific Data Record

Field no.	Position	Attribute	Field name	Authorization	Description
1	1–4	n-4	Record Type	--	Indicates the Rupay Specific Data The valid value is 6260.
2	5–34	an-30	Rupay Transaction ID	--	Format: left-justified, trailing spaces The default value is spaces.
3	35–46	an-12	Original Reference Retrieval Number	--	Format: left-justified, trailing spaces The default value is spaces.
4	47	a-1	Small Merchant Indicator	--	Valid values: • S = small merchant • space The default value is spaces.
5	48-51	an-4	Response code	--	Indicates the response code. Format: left justified, trailing spaces The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	Description
6	52	a-1	Full/Partial indicator	--	Indicates the refund and capture transactions. Valid values: • F = Full Refund/Capture • P = Partial Refund/Capture • spaces The default value is spaces.
7	53-54	an-2	Transaction Status	--	The status of the API call processing by PaySecure. The default value is spaces.
8	55-56	a-1	SMS/DMS indicator	--	Indicates the card type. Valid values: • S = SMS • D = DMS • spaces The default value is spaces.
9	56	a-1	Tokenization Indicator	--	Valid values: • T = Token-based transaction • spaces The default value is spaces.
10	57-256	ans-200	Filler	--	Reserved for future use. The default value is spaces.

6270 Payment Facilitator and Market Place Data

This is an optional record to be included when a payment facilitator or market place operator provides the appropriate details in the transaction.

Payment facilitators use generic MIDs to process payments for sub-merchants. Payment facilitators act as service providers to sub-merchants, who are the actual providers of the goods and services purchased by a cardholder.

Table 18: 6270 Payment Facilitator and Market Place Data

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1-4	n-4	Record Type	--	--	Indicates the Payment Facilitator and Market Place Data. The valid value is 6270.
2	5-15	ns-11	Payment Facilitator ID	DE 48 SE 37 Subfield 1	PDS 0208 Subfield 1	Format: right justified, leading zeroes. The default value is spaces.
3	16-26	ns-11	Marketplace ID / Independent Sales Organization ID	DE 48 SE 37 Subfield 2	PDS 0209	Format: right justified, leading zeroes. The default value is spaces.
4	27-41	ans-15	Sub-Merchant ID	DE 48 SE 37 Subfield 3	PDS 0208 Subfield 2	Format: left justified, trailing spaces. The default value is spaces.
5	42-53	ans-12	Payment Facilitator Name	DE 43 Subfield 1	DE 43 Subfield 1	Format: left justified, trailing spaces. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
6	54-75	ans-22	Sub-Merchant Name	DE 43 Subfield 1	DE 43 Subfield 1	Format: Left justified with trailing spaces. The default value is spaces.
7	76-100	ans-25	Sub-Merchant Street Address	--	DE 43 Subfield 2	Format: left justified, trailing spaces. The default value is spaces.
8	101-113	ans-13	Sub-Merchant City	DE 43 Sub-field 3	DE 43 Sub-field 3	This field may contain either Sub-Merchant phone number or City. If both are provided, the phone number is populated in this field. Format: left justified, trailing spaces. The default value is spaces.
9	114-116	a-3	Sub-Merchant State	DE 43 Sub-field 5	DE 43 Sub-field 5	Format: left justified, trailing spaces. The default value is spaces.
10	117-119	a-3	Sub-Merchant Country Code	DE 43 Sub-field 5	DE 43 Sub-field 6	Format: left justified, trailing spaces. The default value is spaces.
11	120-122	ns-3	Sub-Merchant POS Country Code	DE 61 Sub-field 13	--	Format: right justified, leading zeroes. The default value is spaces.
12	123-132	ans-10	Sub-Merchant POS Postal Code	DE 61 Sub-field 14	DE 43 Sub-field 4	Format: left justified, trailing spaces. The default value is spaces.
13	133-136	ns-4	Sub-Merchant Merchant Category Code	DE 18	DE 26	Format: right justified, trailing spaces. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
14	137-139	an-3	Foreign Retailer Indicator	--	--	Indicates that a domestic transaction includes a retailer in a different country to the marketplace. Valid values: • F = Foreign Retailer is included Format: left justified, trailing spaces.
15	140-152	ans-13	Sub-Merchant Phone Number	DE 43 Sub-field 3	DE 43 Sub-field 3	Format: left justified, trailing spaces. The default value is spaces.
16	153-256	ans- 104	Filler	--	--	Reserved for future use. The default value is spaces.

6271 EMV Record Data 2

This record is optional and will be included if transaction is EMV, at least one of the EMV tags is present, and this record is enabled for the acquirer report configuration.

Table 19: 6271 EMV Record Data 2

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1–4	n-4	Record Type	--	--	Indicates the EMV Data Record 2. The valid value is 6271.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
2	5–8	hex-4	Application Usage Control	DE55 (9F07)	DE55 (9F07)	Indicates the Application PAN Sequence Number. Format: right-justified, leading zeros. The default value is spaces.
3	9–40	hex-32	Application Identifier	DE55 (9F06)	DE55 (9F06)	Identifies the application as described in ISO/IEC 7816- 5. The default value is spaces.
4	41-44	hex-4	Transaction Status Information	DE55 (9B)	DE55 (9B)	Contains the clearing cryptogram used to validate transaction processing in the event of a dispute. Use DE55 tag 9526. Display as hex, left justify with trailing spaces. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
5	45-108	hex-64	Device Type / Form Factor	DE55 (9F6E)	DE55 (9F6E)	Contains the device type used to perform a contactless transaction, such as: Card, Phone, Watch as defined by EMV Co. • Mastercard: Third Party Data including Device Type • Visa: Form Factor Indicator • American Express: Enhanced contactless reader capabilities Display as hex, left justify with trailing spaces. The default value is spaces. **NOTE: This field is conditional and will be included upon request.**
6	109-256	ans-148	Filler	--	--	Reserved for future use.

6283 Acquirer or Issuer Managed Installment Data

This record is present when the record type is enabled for the acquirer.

It is populated for acquirer or issuer managed installment transactions.

- All regions: All fields except Deferral Period are applicable. The record is populated for capture (0120) transactions only.
- NBG and Unicredit acquirers: Only Deferral Period and Number of Installments are applicable.

Table 20: 6283 Acquirer or Issuer Managed Installment Data

Field no.	Position	Attribute	Field name	IPM	Description
1	1–4	n-4	Record Type	--	Indicates the Acquirer or Issuer Managed Installment Data. The valid value is 6283.
2	5–7	ans-3	Deferral Period	--	Left justified, trailing spaces. The default value is spaces. The number of periods that is, months for which the first payment is deferred.
3	8–9	ns-2	Number of installments	PDS 0181 SF2	The number of monthly payments payable by the cardholder. Format: left justified, trailing spaces.
4	10-11	ns-2	Installment type	PDS 0181 SF1	Indicates the type of installment. Valid values: • 20 = Issuer-Financed • 21 = Merchant-Financed • 22 = Acquirer-Financed • 23 = Co-branded Merchant Financed • 24 = Issuer Merchant Co-Financed The default value is spaces.

Field no.	Position	Attribute	Field name	IPM	Description
5	12-16	ns-5	Interest Rate	PDS 0181 SF3	The rate that issuer assesses the cardholder for the installment. Format: right justified, leading zeros. The default value is spaces.
6	17-28	ns-12	Installment Fee	PDS 0181 SF7	The fee amount in cardholder billing currency that the issuer assesses the cardholder for installments. Format: right justified, leading zeros. The default value is spaces.
7	29-33	ns-5	Annual Percentage Rate	PDS 0181 SF 6	The annual rate that the issuer charges the cardholder for the installment. Format: right justified, leading zeros. The default value is spaces.
8	34-45	n-12	First Installment Amount	PDS 0181 SF4	The amount of the first installment in cardholder billing currency that the issuer will charge for the installment. Format: right justified, leading zeros. The default value is zero.
9	46-57	n-12	Subsequent Installment Amount	PDS 0181 SF5	The amount of the subsequent installments in cardholder billing currency that the issuer will charge for the installments. Format: right justified, leading zeros. The default value is zero.

Field no.	Position	Attribute	Field name	IPM	Description
10	58-69	n-12	Total Amount Due	PDS 0182 SF10	The total amount due in cardholder billing currency that the issuer charges the cardholder for installments. Format: right justified, leading zeros. The default value is zero.
11	70-256	ans-187	Filler	--	Reserved for future use.

6284 Merchant-Payer Payment Agreement Data

This record is currently only supported for the India region.

Table 21: 6284 Merchant-Payer Payment Agreement Data

Field no.	Position	Attribute	Field name	Auth.	IPM	Description
1	1–4	n-4	Record Type	--	--	The valid value is 6284.
2	5	ns-1	Payment Agreement Type	DE112SE 044SF01 Position 1	--	The type of commercial agreement that the Payer has with the merchant. Valid values: • 1 = Recurring payment The default value is spaces.

Field no.	Position	Attribute	Field name	Auth.	IPM	Description
3	6	ns-1	Payment Amount Indicator	DE48SE41SF1 Position1 DE112SE044SF1 3	PDS 0150 SF01	Indicates whether the payment amount is fixed or variable to a maximum amount. Valid values: • 1 = Fixed Amount Recurring Payment • 2 = Recurring Payment with Maximum Amount The default value is spaces.
4	7	ns-1	Payment Transaction Type	DE48SE41SF1 Position 2 DE112SE044SF0 1 Position 2	PDS 0150 SF02	Specifies the operation that this transaction performs on the agreement. Valid values: • 1 = Registration / First transaction • 2 = Subsequent transaction • 3 = Modification The default value is spaces.
5	8-19	ns-12	Maximum Payment Amount	DE48 SE41 SF1 Position 4-13 DE112SE044SF0 3	PDS 0150 SF04	If the agreement is for a variable amount, this field specifies the maximum amount that the cardholder has authorized to pay when the agreement was established. Format: Right-justified with leading zeros. The default value is spaces. All currency amounts are in the minor unit of currency without a decimal point.

Field no.	Position	Attribute	Field name	Auth.	IPM	Description
6	20-21	ns-2	Number of Payments	DE48 SE41 SF1 Position 24-25 DE112SE044SF05	PDS 0150 SF06	Indicates the number of recurring payments agreed by the payer. Valid values: • 00 - 98 = Number of payment debits • 99 = Payments are authorized until cancelled (Unscheduled) or Number of payments is not indicated (Not Defined) Format: Right justified with leading zeros. The default value is spaces.
7	22-23	ns-2	Payment Frequency	DE48 SE41 SF1 Position 26 DE112SE044SF06	PDS0150SF07	Indicates frequency of the recurring payments to be debited from the cardholder. Format: Right justified with leading zeroes. Valid values: • 0 = Yearly • 1 = Daily • 2 = Weekly • 3 = Fortnightly (every 2 weeks) • 4 = Monthly • 5 = Quarterly • 6 = Twice-yearly (every 6 months) • 8 = Ad hoc (unscheduled) The default value is spaces.

Field no.	Position	Attribute	Field name	Auth.	IPM	Description
8	24	ns-1	Payment Validation Status	DE48 SE41 SF1 Position 3 DE112SE044SF0 2	PDS 0150 SF03	Indicates if the transaction has been validated by a regulatory agency to verify if the agreement between the payer and the merchant is valid. Valid values: • 0 = Not validated • 1 = Validated The default value is spaces.
9	25-34	an-10	Registered Transaction. Identifier for the agreement.	DE48 SE41 SF1 Position 14-23 DE112SE044SF0 4	PDS 0150 SF05	A unique identifier generated by the regulatory agency responsible for validating the payment agreement. The default value is spaces.
10	35-256	ans-222	Filler	--	--	Reserved for future use. The default value is spaces.

6290 Mastercard Gateway Record

This record details additional information related to Mastercard Gateway (Web Services API customers).

Table 22: 6290 Mastercard Gateway Record

Field no.	Position	Attribute	Field name	Authorization	Description
1	1–4	n-4	Record Type	--	Mastercard Gateway The valid value is 6290.

Field no.	Position	Attribute	Field name	Authorization	Description
2	5–44	ans-40	Order ID	--	The Mastercard Gateway order identifier. Format: left justified, trailing spaces.
3	45–84	ans-40	Order info	--	Order Reference used in Mastercard Gateway. Format: left justified, trailing spaces.
4	85–96	n-12	Authorized Amount, Initial	--	Amount of funds approved in the initial authorization transaction of the order. Right-justified, leading zeros. All currency amounts are in the minor unit of currency without a decimal point.
5	97-108	n-12	Authorized Amount, Total	--	Total authorized amount of the order. Right-justified, leading zeros. All currency amounts are in the minor unit of currency without a decimal point.
6	109-112	ns-4	Date, Local Transaction	--	The local month and day on which the transaction occurred at the card acceptor location. Applicable for all transaction types (authorization, capture, and refund). Format: MMDD

Field no.	Position	Attribute	Field name	Authorization	Description
7	113-118	ns-6	Time, Local Transaction	--	The local time at which the transaction occurred at the card acceptor location. Applicable for all transaction types (authorization, capture, and refund). Format: hhmmss
8	119-126	n-8	Date with Year, Local Transaction	DE 13	The local year, month, and day on which the transaction occurred at the card acceptor location. Applicable for all transaction types (authorization, capture, and refund). Format: YYYYMMDD
9	127-128	ns-2	Transit Transaction Type Indicator	DE48 SE64 SF1	The field identifies the Transit Transaction Type Indicator. This field is also available in the record 6222 for Mastercard Transactions. Valid values: • 02 = Real-time Authorized • 03 = Post-Authorized Aggregated • 05 = Other • 07 = Debt Recovery • 08 = First Ride Risk (FRR) The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	Description
10	129-130	ns-2	Transportation Mode Indicator	DE48 SE64 SF2	It identifies Transportation Mode Indicator. This field is also available in the record 6222 for Mastercard Transactions. The default value is spaces.
11	131-145	ans-15	Clearing Entity Indicator	DE123	Distinguishes the card types for Jaywan mono-badge, Jaywan co-badge domestic, or Jaywan co-badge international transactions. Valid values: • DOMESTIC • INTERNATIONAL The default value is spaces.
12	146-256	ans-111	Filler	--	Reserved for future use. Space-filled.

6291 Additional Acceptor and Service Location Data 1

This additional record is included when the record type is enabled for the acceptor.

Table 23: 6291 Additional Acceptor and Service Location Data 1

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1–4	n-4	Record Type	--	--	The valid value is 6291
2	5	an-1	Message Format Version Code	DE 48 SE 22 SF 06	--	Contains a code that identifies the transaction message standard applied in the formatting and submission of the acceptor-related data elements. Valid values: A= Mastercard Pre 23Q2 Release (Does not comply with the new standards). B= Mastercard Post 23Q2 Release (Does comply with the new standards).

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
3	6-53	ans-048	Acceptor Street Address	DE 122 SE 001 SF 001	DE 43 SE2	Contains the street address of the acceptor, which should include the street number, street name, and other identifiers of the precise location, such as a building or unit number. Format: left justified, trailing spaces. The default value is spaces. **NOTE: This field is also available in the record 6270 for Sub Merchant Transactions.**

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
4	54-56	ans-003	Acceptor Country Subdivision Code	DE 122 SE 001 SF 002	DE 43 SE5	Contains the ISO 3166-2 code, which identifies the state, province, or other country subdivision of the acceptor. Format: left justified with trailing spaces. The default value is zeroes. **NOTE:** **This field is also available in the record 6270 (Sub-Merchant State) for Sub Merchant Transactions and in Record 6221 (Merchant State/ Province Code).**

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
5	57-72	ans-016	Acceptor Customer Service Phone Number	DE 122 SE 001 SF 004	PDS 0170 SF01	Contains the phone number of the acceptor that can be used for transaction inquiries. Acceptor Customer Service Phone Number must contain a valid value defined and formatted as per local telecom or the ITU Telecommunication Standardization Sector (ITU-T) standards. For U.S. region and Canada region transactions, if present, Acceptor Customer Service Phone Number must be 10 positions with the beginning three positions in numeric. Format: left justified with trailing spaces. The default value is spaces.
6	73-88	ans-016	Acceptor Phone Number	DE 122 SE 001 SF 005	PDS 0170 SF02	Contains the business phone number of the acceptor, if different from the acceptor customer service phone number. Format: left justified with trailing spaces. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
7	89-113	ans-025	Acceptor Additional Contact Information	DE 122 SE 001 SF 006	PDS 0170 SF03	Contains additional information for contacting the acceptor, such as an additional phone number or a contact name. Format: left justified with trailing spaces. The default value is spaces. **NOTE:** **This field will be available in future releases. For more information, contact your Mastercard representative.**

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
8	114-134	ans-021	Acceptor Tax ID	DE 122 SE 001 SF 007	PDS 0596	Contains the identifier of the acceptor issued by a taxation authority. The subfield must contain a valid value formatted as per issuing taxation authority standards in positions 001 through 020 with trailing spaces and position 021: • Y = Acceptor Tax ID provided • N = Acceptor Tax ID not provided • R = Refused to provide Acceptor Tax ID Format: left justified with trailing spaces. The default value is spaces.
9	135-140	ans-006	Partner ID Code	DE 122 SE 001 SF 008	PDS 0190	Identifies a specific partnership agreement, generally between specific acceptors and issuers. Format: left justified with trailing spaces. The default value is spaces.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
10	141-153	ans-013	Service Location City Name	DE 122 SE 001 SF 009	PDS 0216 SF01	Contains the name of the city where the cardholder received the services, if it is different from the location identified by the acceptor city name. Format: left justified with trailing spaces. The default value is spaces.
11	154-156	ans-003	Service Location Country Subdivision Code	DE 122 SE 001 SF 010	PDS 0216 SF02	Contains the code of the country subdivision where the cardholder received the services, if it is different from the location identified by the acceptor country subdivision code. The default value is zeroes.
12	157-159	ans-003	Service Location Country Code	DE 122 SE 001 SF 011	PDS 0216 SF03	Contains the code of the country where the cardholder received the services, if it is different from the location identified by the acceptor country code. The default value is zeroes.

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
13	160-169	ans-010	Service Location Postal Code	DE 122 SE 001 SF 012	PDS 0216 SF04	Contains the postal code of the country where the cardholder received the services, if it is different from the location identified by the acceptor postal code. Service Location Postal Code must contain a valid code as defined by country postal standards. The default value is zeroes.
14	170-256	ans-87	RFU			Reserved for future use. Space-filled.

6292 Additional Acceptor and Service Location Data 2

This additional record is present when the record type is enabled for the acceptor.

Table 24: 6292 Additional Acceptor and Service Location Data 2

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1-4	n-4	Record Type	--	--	6292

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
2	5-256	ans-252	Acceptor URL Address	DE 122 SE 001 SF 003	PDS 0175	Contains the web address of the acceptor.

6293 Additional Acceptor and Service Location Data 3

This additional record is present when the record type is enabled for the acceptor.

Table 25: 6293 Additional Acceptor and Service Location Data 3

Field no.	Position	Attribute	Field name	Authorization	IPM	Description
1	1-4	n-4	Record Type	--	--	6293
2	5-7	ans-3	Acceptor URL Address	DE 122 SE 001 SF 003	PDS 0175	Contains the web address of the acceptor.
3	8-256	ans-249	RFU	--	--	Reserved for future use. Space-filled.

6294 - Merchant Security Services Scoring Data

This record is conditional and is related to the Merchant Security Services Scoring Data.

Table 26: 6294 - Merchant Security Services Scoring Data

Field No.	Position	Attribute	Field name	Authorization	Description
1	1–4	n-4	Record Type	--	6294
2	5-100	ans-96	Security Services Additional Data for Acquirers	DE 48 SE57	The total length field is an integral multiple of six and does not exceed 96 bytes. For supported values, refer to section *Merchant Security Services Scoring Data* in Appendix B: Field Mapping. The default value is spaces.
3	101-103	ans-3	Merchant Fraud Score	DE 48 SE 55 SF1	The EMS Real-time Fraud Scoring Service for Merchants provides a risk score ranging from 001 to 998: • 001 indicates the least likely fraudulent transaction. • 998 indicates the most likely fraudulent transaction. The default value is spaces.

Field No.	Position	Attribute	Field name	Authorization	Description
4	104-105	ans-2	Merchant Score Reason Code	DE 48 SE 55 SF2	The EMS Real-time Fraud Scoring Service for Merchants provides the score reason code, an alphanumeric code identifying the data used to derive the fraud score. The default value is spaces.
5	106-256	ans-151	Filler	-	Reserved for future use.

6295 - Customer Specific Data Record Type

This record is conditional and will be included upon request.

Table 27: 6295 - Customer Specific Data Record Type

Field Number	Position	Attribute	Field Name	Authorization	Description
1	1–4	n-4	Record Type	--	Customer Specific Data. The valid value is 6295.
2	5-39	ans-35	Sender First Name	DE 108 SE 02 SF 01	Format: Left-justified, trailing spaces. The default value is spaces.
3	40	ans-1	Sender Middle Name	DE 108 SE 02 SF 02	The initial of the sender's middle name. The default value is spaces.

Field Number	Position	Attribute	Field Name	Authorization	Description
4	41-75	ans-35	Sender Last Name	DE 108 SE 02 SF 03	Format: Left-justified, trailing spaces. The default value is spaces.
5	76-125	ans-50	Sender Street Address	DE 108 SE 02 SF 04	Format: Left-justified, trailing spaces. The default value is spaces.
6	126-150	ans-25	Sender City	DE 108 SE 02 SF 05	Format: Left-justified, trailing spaces. The default value is spaces.
7	151-153	a-3	Sender State/Province Code	DE 108 SE 02 SF 06	The ISO 3166-2 state or province code of the sender. Format: Left-justified, trailing spaces.
8	154-156	ns-3	Sender Country Code	DE 108 SE 02 SF 07	The 3-digit country code of the sender. The default value is spaces.
9	157-206	ans-50	Member Defined Data	DE 124	Unformatted text. This field will be used by the cardholder or merchant to provide additional information (unformatted text) to Visa and the issuer about the transaction.
10	207-256	ans-50	Filler		Reserved for future use.

6296 Recipient Specific Data

This record is conditional and will be included upon request. It is currently available only for Visa.

Table 28: 6296 Recipient Specific Data

Field Number	Position	Attribute	Field Name	Authorization	Description
1	1–4	n-4	Record Type	--	Recipient Specific Data. The valid value is 6296.
2	5-39	ans-35	Recipient First Name	DE 108 SE 01 SF 01	Format: Left-justified, trailing spaces. The default value is spaces.
3	40	ans-1	Recipient Middle Name	DE 108 SE 01 SF 02	The initial of the recipient's middle name. The default value is spaces.
4	41-75	ans-35	Recipient Last Name	DE 108 SE 01 SF 03	Format: Left-justified, trailing spaces. The default value is spaces.
5	76-125	ans-50	Recipient Account Number	DE108 SE01 SF11	Format: Left-justified, trailing spaces. The default value is spaces.
6	126-256	ans-131	Filler	--	Reserved for future use. The default value is spaces.

6297 Visa Specific Data 2

This record is conditional and will be included only for Visa transactions.

Table 29: Visa Specific Data - 2

Field Number	Position	Attribute	Field Name	Authorization	Description
1	1-4	n-4	Record Type	--	Visa Specific Data - 2 The valid value is 6297.
2	5-20	ans-16	Sender Reference Number, Visa Only	DE108 SE03 SF01	This is a unique reference number for Visa account funding transactions provided to identify the recipient of the funds. The default value is spaces.
3	21-256	ans-236	Filler	–	Reserved for future use. The default value is spaces.

6240 Trailer record

The trailer record has two formats depending on card types. The trailer record is divided into Non-Maestro and Maestro trailer records.

Maestro trailer record

This table contains details about Maestro trailer record.

Table 30: Maestro trailer record

Field no.	Position	Attribute	Field name	Description
1	1–4	n-4	Record Type	Indicates the trailer record type. The valid value is 6240.
2	5–36	an-32	File Name	The valid value is MiGS Draft Capture File. Format: left justified, trailing spaces
3	37–42	n-6	Acquirer ICA	The valid value is 000000, that is all zeros.
4	43–48	ns-6	Settlement Date	Indicates the true settlement date. Format: YYMMDD
5	49–56	n-8	Number of financial transactions	Format: right justified, leading zeros
6	57–67	n-11	R & T Number	Format: right justified, leading zeros
7	68–78	n-11	Processor ID	Format: right justified, leading zeros
8	79-256	ans-178	Filler	Reserved for future use. The default value is spaces.

NOTE:

As per the current assumption the DCF must contain only MIGS transactions, field 2 (File Name) value will be "MIGS Draft Capture File".

Non-Maestro trailer record

This table contains details about Non-Maestro trailer record.

Table 31: Non-Maestro trailer record

Field no.	Position	Format	Field name	Description
1	1–4	n-4	Record Type	Header record type The valid value is 6240.
2	5–36	an-32	File Name	The valid value is MiGS Draft Capture File. Format: left justified, trailing spaces.
3	37–42	n-6	Acquirer ICA	Format: right justified, leading zeros
4	43–48	ns-6	Settlement Date	True settlement date. Format: YYMMDD
5	49–56	n-8	Number of financial transactions	Format: right justified, leading zeros
6	57–256	ans-200	Filler	Reserved for future use. The default value is spaces.

Appendix A IPM DE22 - Point of Service Data Code

The information provided here is an extract from IPM Clearing Formats manual, Data Element Definitions section, DE 22.

IPM DE 22 Point of Service Data Code........ 127
IPM DE 22 Point of Service Data Code subfields values........ 129
Authorization to IPM Data Element mapping........ 134
POS Data Code DE 22 Subfield 9 Cardholder Authentication Entity........ 138

IPM DE 22 Point of Service Data Code

DE 22 (Point of Service Data Code) is a series of codes that identify terminal capability, terminal environment, and point-of-interaction (POI) security data.

It indicates specific conditions that are (or were) present at the time a transaction occurred at the point of interaction.

- DE 22 is required in First Presentment/1240 transactions.
- DE 22 is required in Retrieval Request/1644 messages whenever it was included in the associated First Presentment/1240. GCMS and IPM Pre-edit and Utilities software currently have no edits to support this business requirement.
- For offline chip transactions when DE 38 (Approval Code) is not available, DE 22, subfield 7 must contain F to identify the transaction as an offline chip.
- DE 22 is used in a clearing message to identify a message as a Clearing Proximity Chip Online transaction. DE 22, subfields 1 and 7 contain A to identify a Clearing Proximity Chip Online transaction.
- DE 22 is used in a clearing message to identify a message as a Clearing Proximity Chip EMV transaction. DE 22, subfields 1 and 7 contain M to identify a Clearing Proximity Chip EMV transaction.
- DE 22 is required when DE 55 is present. In this situation, DE 22, subfield 7 must contain F, M, S, T (the value T will be accepted for lifecycle transactions only), or C.
- For DSRP transactions, DE 22, subfield 7 (Card Data: Input Mode) contains value S (Electronic Commerce).
- DE 22 is required in First Chargebacks/1442, Second Presentments/1240, and Arbitration Chargebacks/1442 intra-European transactions.

The table describes the IPM DE 22 subfields. For more information regarding the subfield values, see *IPM DE 22 Point of Service Data Code subfields values*.

Table 32: IPM DE 22 subfields

Position	Format	Field Name	Values	IPM DE22
247	an-1	Subfield 1	Card Data Input Capability	SF 1
248	an-1	Subfield 2	Cardholder Authentication Capability	SF 2
249	an-1	Subfield 3	Card Capture Capability	SF 3
250	an-1	Subfield 4	Terminal Operating Environment	SF 4

Position	Format	Field Name	Values	IPM DE22
251	an-1	Subfield 5	Cardholder Present Data	SF 5
252	an-1	Subfield 6	Card Present Data	SF 6
253	an-1	Subfield 7	Card Data Input Mode	SF 7
254	an-1	Subfield 8	Cardholder Authentication Method	SF 8
255	an-1	Subfield 9	PIN Capture Capability	SF 12
256	ans-1	Filler	Reserved for future use. The default value is spaces.	–

The table describes the subfields for POS data byte 1- 10, specifically for transactions routed to RSC Amex Direct Link as defined in the Global Credit Authorization guide (GCAG). POS data bytes 11 and 12 are populated in Record 6224.

Table 33: GCAG DE 22 subfields

Position	Format	Field Name	Values	DE22
247	an-1	Subfield 1	Card Data Input Capability	SF 1
248	an-1	Subfield 2	Cardholder Authentication Capability	SF 2
249	an-1	Subfield 3	Card Capture Capability	SF 3
250	an-1	Subfield 4	Operating Environment	SF 4
251	an-1	Subfield 5	Cardholder Present	SF 5
252	an-1	Subfield 6	Card Present	SF 6
253	an-1	Subfield 7	Card Data Input Mode	SF 7

Position	Format	Field Name	Values	DE22
254	an-1	Subfield 8	Cardmember Authentication Method	SF 8
255	an-1	Subfield 9	Cardmember Authentication Entity	SF 9
256	an-1	Subfield 10	Card Data Output Capability	SF 10

IPM DE 22 Point of Service Data Code subfields values

Extract from IPM Clearing Formats manual, Data Element Definitions section, DE 22 subfields 1–12:

Table 34: Subfield 1: Terminal Data: Card Data Input Capability

Value	Description
0	Unknown. Data not available
1	Manual. No terminal
2	Magnetic stripe reader capability
4	Optical character reader (OCR) capability
5	Integrated circuit card (ICC) capability
6	Key entry-only capability
A	PAN auto-entry through contact less magnetic stripe
B	Magnetic stripe reader and key entry capability
C	Magnetic stripe reader, ICC, and key entry capability
D	Magnetic stripe reader and ICC capability
E	ICC and key entry capability
M	PAN auto-entry through Contactless M/Chip
V	Other capability

Table 35: Subfield 2: Terminal Data: Cardholder Authentication Capability

Value	Description
0	No electronic authentication capability
1	PIN entry capability
2	Electronic signature analysis capability
3	mPOS software-based PIN entry capability
5	Electronic authentication capability is inoperative
6	Other
9	Unknown. Data unavailable

Table 36: Subfield 3: Terminal Data: Card Capture Capability

Value	Description
0	No capture capability
1	Card capture capability
9	Unknown; data unavailable

Table 37: Subfield 4: Terminal Operating Environment

Value	Description
0	No terminal used
1	On card acceptor premises; attended terminal
2	On card acceptor premises; unattended terminal
3	Off card acceptor premises; attended
4	Off card acceptor premises; unattended
5	On cardholder premises; unattended
6	Off cardholder premises; unattended
9	Unknown. Data unavailable
Z	Transit Access Terminals

Table 38: Subfield 5: Cardholder Present Data

Value	Description
0	Cardholder present
1	Cardholder not present (unspecified)
2	Cardholder not present (mail/facsimile transaction)
3	Cardholder not present (phone order or from automated response unit [ARU])
4	Cardholder not present (standing order/recurring transactions)
5	Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA])
9	Unknown; data unavailable

Table 39: Subfield 6: Card Present Data

Value	Description
0	Card not present
1	Card present
9	Unknown, data unavailable

Table 40: Subfield 7: Card Data: Input Mode

Value	Description
0	Unspecified; data unavailable
1	Manual input; no terminal
2	Magnetic stripe reader input
6	Key entered input
7	Credential on File
A	PAN auto-entry through contactless magnetic stripe
B	Magnetic stripe reader input; track data captured and passed unaltered

Value	Description
C	Online Chip
F	Offline Chip
M	PAN auto-entry through Contactless M/Chip
N	Contactless input, PayPass Mapping Service applied (This value is visible only to issuers; acquirers use value A or M.)
O	PAN entry through electronic commerce, including remote chip, Mastercard Digital Enablement Service applied (This value is visible only to issuers; acquirers use value R.)
R	PAN entry through electronic commerce, including remote chip
S	Electronic commerce, no security, channel-encrypted
T	Electronic commerce (will be accepted for lifecycle transaction only)
V	Electronic commerce or PAN auto-entry through server, Card on File

Table 41: Subfield 8: Cardholder Authentication Method

Value	Description
0	Not authenticated
1	PIN
2	Electronic signature analysis
5	Manual signature verification
6	Other manual verification (such as a driver's license number)
9	Unknown. Data unavailable
S	Other systematic verification

Table 42: Subfield 9: Cardholder Authentication Entity

Value	Description
0	Not authenticated
1	ICC—Offline PIN
2	Card acceptance device (CAD)
3	Authorizing agent - PIN
4	Merchant/card acceptor - signature
5	Other
9	Unknown; data unavailable

Table 43: Subfield 10: Card Data Output Capability

Value	Description
0	Unknown; data unavailable
1	None
2	Magnetic stripe write
3	ICC
S	Other

Table 44: Subfield 11: Terminal Data Output Capability

Value	Description
0	Unknown, data unavailable
1	None
2	Printing capability only
3	Display capability only
4	Printing and display capability

Table 45: Subfield 12: PIN Capture Capability

Value	Description
0	No PIN capture capability
1	Unknown. Data unavailable
2	Reserved
3	Reserved
4	PIN capture capability 4 characters maximum
5	PIN capture capability 5 characters maximum
6	PIN capture capability 6 characters maximum
7	PIN capture capability 7 characters maximum
8	PIN capture capability 8 characters maximum
9	PIN capture capability 9 characters maximum
A	PIN capture capability 10 characters maximum
B	PIN capture capability 11 characters maximum
C	PIN capture capability 12 characters maximum

Authorization to IPM Data Element mapping

The authorization messages currently use the AS 2805 or ISO 8583-1987 message format, whereas the IPM Clearing messages use the ISO 8583-1993 message format.

There are some differences for the same data elements between the authorization and clearing messages that members should consider when mapping between them.

This table details the mapping between the authorization and the clearing data elements.

Table 46: IPM Data Element mapping

To map to IPM DE 22 subfield ...	IPM DE22 subfield name	Use Authorization DE 61, DE22, DE26, and DE48 ...	
DE22, subfield 1	Card Data Input Capability	If DE 61, subfield 11 =	Use...
		0	0
		1	1
		2	2
		3	M
		4	A
		5	D
		6	6
		7	B
		8	C
		9	5
		If DE 22, subfield 1 =	Use...
		04	4
DE22, subfield 2	Cardholder Authentication Capability	If DE 22, subfield 2 =	Use...
		0	9
		1	1
		2	0
		3	3
		8	5
		9	1
DE 22, subfield 3	Card Capture Capability	If DE 61, subfield 6 =	Use...
		0	0
		1	1
		9	9

To map to IPM DE 22 subfield ...	IPM DE22 subfield name	Use Authorization DE 61, DE22, DE26, and DE48 ...	
DE 22 subfield 4	Terminal Operating Environment	If DE 61	Use...
		subfield 1 = 2 or subfield 3 = 3	0
		subfield 1 = 0 and subfield 3 = 0	1
		subfield 1 = 1 and subfield 3 = 0	2
		subfield 1 = 0 and subfield 3 = 1	3
		subfield 1 = 1 and subfield 3 = 1	4
		subfield 1 = 1 and subfield 3 = 2	5
		subfield 1 = any other value or subfield 3 = any other value	9
	MDES Transactions	If ECI = 242/246/247 and DE 61 subfield 3 = 2	Use 4
		If ECI = 242/246/247 and DE 61 subfield 3 = 4	Use 2
DE 22, subfield 5	Cardholder Present Data	If DE 61 subfield 4 =	Use...
		0	0
		1	1
		2	2
		3	3
		4	4
		5	5
		9	9
DE22, subfield 6	Card Present Data	If DE 61 subfield 5 =	Use...
		0	1
		2	0
		9	9

To map to IPM DE 22 subfield ...	IPM DE22 subfield name	Use Authorization DE 61, DE22, DE26, and DE48 ...	
DE 22, subfield 7 Card Data Input Mode	Card Data Input Mode	If DE 22 subfield 1 =	Use...
		00	0
		01	1
		02	2
		05	C
		07	M
		10	7
		79	6
		80	B
		81	S
		90	B
		91	A
		95	C
DE 22, subfield 8	Cardholder Authentication Method	If DE 48 sub element 80 =	Use...
		PV or TV (PIN verified or sent to issuer for verification)	1
		A value other than PV or TV (PIN was not verified)	9
		Not Authenticated	0
DE 22, subfield 9	Cardholder Authentication Entity	No Auth equivalent	Use... Default: 9
DE 22, subfield 10	Card Data Output Capability	No Auth equivalent	Use... Default: 0
DE 22, subfield 11	Terminal Data Output Capability	No Auth equivalent	Use... Default: 0

To map to IPM DE 22 subfield ...	IPM DE22 subfield name	Use Authorization DE 61, DE22, DE26, and DE48 ...	
DE 22, subfield 12	PIN Capture Capability	If DE 26 =	Use...
		04	4
		05	5
		06	6
		07	7
		08	8
		09	9
		10	A
		11	B
		12	C
		If DE 22 Subfield 2 =	Use...
		0	1
		2	0

POS Data Code DE 22 Subfield 9 Cardholder Authentication Entity

DE22 subfield 9 Cardholder Authentication Entity is currently not provided in GEN4 but some of its values can be derived from DE55 EMV Tag 9F34 CVM Results.

Use this table to derive the DE22 subfield 9 Cardholder Authentication Entity values. EMV Tag 9F34 is populated in 6225 record field 17.

Table 47: DE 22 Subfield 9 Cardholder Authentication Entity mapping

Card Verification Method	CVM Byte 1	DE22 SF9 Cardholder Authentication Entity
No CVM	1F	0 – Not authenticated
	3F	
	5F	

Card Verification Method	CVM Byte 1	DE22 SF9 Cardholder Authentication Entity
Offline PIN	01 04 41 44	1 – ICC Offline PIN
Online PIN	02 42	3 – Authorizing agent - ICC Offline PIN
Signature	1E 5E	5 - Manual Signature verification

Appendix B Field mapping

Cardholder or Merchant Initiated Transaction Indicator....141
PAN Entry Mode....141
Transaction Data Condition Code....142
Electronic Commerce Security Level Indicator....143
Mastercard Send Transactions Identification....146
Point-of-Service Entry Mode....146
Merchant Security Services Scoring Data....148

This section provides information on mapping critical transaction fields listed in the DCF specification.

Cardholder or Merchant Initiated Transaction Indicator

The field is conditional. You can include it upon request. It identifies whether the cardholder or merchant has initiated the transaction and the type of stored credentials used for the transaction.

Table 48: Transaction Indicator values

Indicator Category (Byte 1 and 2)	Indicator Subcategory (Byte 3 and 4)
C1 (Cardholder-Initiated)	01 – Credential-on-file (ad-hoc)
	02 – Standing Order (variable amount and fixed frequency)
	03 – Subscription (fixed amount and frequency)
	04 – Installment
M1 (Merchant-Initiated Recurring Payment or Installment)	01 – Unscheduled Credential on File
	02 – Standing Order (variable amount and fixed frequency)
	03 – Subscription (fixed amount and frequency)
	04 – Installment
M2 (Merchant-Initiated Industry Practice)	05 – Partial Shipment
	06 – Related/Delayed Charge
	07 – No Show Charge
	08 – Resubmission

PAN Entry Mode

The table describes the mapped values between PAN Entry Mode (field number 5 of the 6226 record) and DE22 SF01.

This field was formerly called Card Input Capability. The values in this field did not reflect the Diners Card Input Capability field values, hence it is renamed to PAN Entry Mode.

Table 49: PAN Entry Mode field mapping

DE22 SF01	PAN Entry Mode
00	0
01	6
02	2
03	3
04	4
05	5
07	M
79	7
80	2
81	5
90	2
95	0
Any other value	0

Transaction Data Condition Code

This section describes the possible values for the Transaction Data Condition Code applicable for Diners/Discovers Club transactions.

Table 50: Transaction Data Condition Code Values

Code	Description
00	Key Entry / Card Not Present / E-commerce
02	Card Present –Magnetic Stripe / Discover® Zip®
03	Card Present –Magnetic Stripe / Discover Zip
04	Undefined Card Not Present
05	Card Present – Contactless Chip Card
06	Card Present – Magnetic Stripe/Digital
20	Card Present – Magnetic Stripe/Discover Zip

Code	Description
30	Card Present – Magnetic Stripe/Discover Zip
40	Undefined Card Present
50	Card Present – Chip Card
60	E-commerce – ProtectBuy®
61	E-commerce – ProtectBuy® with Token
70	Card Not Present – Digital 1
71	Card Not Present – Digital 2
72	Card Not Present – Digital 3
74	Card Not Present – Digital 4
80	Card Present – Digital 1
81	Card Present – Digital 2
82	Card Present – Digital 3
84	Card Present – Digital 4
90	Click to Pay
91	Card-On-File
99	Reserved for future use

Electronic Commerce Security Level Indicator

The section describes the possible values for different schemes and transaction categories for Electronic Commerce Security Level Indicator (ECI).

Table 51: Electronic Commerce Security Level Indicator

Definition	Mastercard	Visa	JCB	Amex	ITMX (Mastercard Cobranded cards)	ITMX (Visa Cobranded cards)
			e-Commerce			
Fully authenticated	212	050	050	050	212	050

Definition	Mastercard	Visa	JCB	Amex	ITMX (Mastercard Cobranded cards)	ITMX (Visa Cobranded cards)
Authentication attempted	211	060	060	060	211	060
Not authenticated	210	070	070	070	210	070
Nonsecure submission		080**				
Recurring		000 / 020**				
Installment		000 / 030**				
Acquirer Strong Consumer Authentication (SCA) Exemptions - Frictionless success	216					
DSRP/In-App						
In-App / Wallet Transaction - Customer Initiated	242			242		
In-App/ Wallet Transaction - Customer initiated transaction with ECI value 05 (Visa only)		050				

Definition	Mastercard	Visa	JCB	Amex	ITMX (Mastercard Cobranded cards)	ITMX (Visa Cobranded cards)
In-App/ Wallet Transaction - Customer initiated transaction with ECI value 07 (Visa only)		242 / 070**				
In-App/ Wallet Transaction - Merchant Initiated	247	000 / 020**		247		
Scheme Token (MDES, VTS)						
Fully authenticated	212	050				
Authentication attempted	211	060				
Not Authenticated	246	070				
Recurring / Merchant initiated	247	000 / 020**				
MOTO	000	010	000	000	000	000
IVR	000	070	000	000	000	000
SLI not provided	000	000	000	000	000	000

NOTE:

- **** indicates the value that the acquirers can opt to receive. To enable this, contact your Mastercard representative.**
- **If the ITMX transaction supports the values 80, 81, 82, and 83, then the DCF record 6220 field number 22 will contain the following values: 080, 081, 082, and 083.**

Mastercard Send Transactions Identification

You can include Mastercard Send transactions in the report by request from your Mastercard representative. These are not required for presentment.

To identify a Mastercard Send transaction, use the combination of the following fields:

Record	Field	Value
Record 6221 Or Record 6222	Field 22: Transaction Type Indicator (for all schemes) Field 6: Payment Transaction Type Indicator for Mastercard transactions	C68 C54
Record 6221	Field 9: Transaction Category Code	P
Record 6220	Field 2: Message Type Identifier (MTI)	0120

Point-of-Service Entry Mode

The Point-of-Service (POS) Entry Mode table describes the possible values for record 6220 field number 15, depending on card-present or card-not-present transactions.

POS Entry Mode (mapped from DE 22 of 0100 message) has two subfields: subfield 1 (POS terminal PAN entry mode) and subfield 2 (POS terminal PIN entry mode). These are categorized in the card-not-present and card-present transaction tables.

Here is an example that describes one of these transactions listed in the tables as applicable to DCF:

- For card-not-present Visa e-commerce transactions, the value in the DCF for this field is 012.
- For card-present PAN auto-entry through Chip transactions on a terminal having PIN entry capability, the value in the DCF for this field is 051.

Table 52: Card-not-present transactions

Transaction Type	Scheme	POS Terminal PAN Entry Mode (DE 22 SF 1)	POS Terminal PIN Entry Mode (DE 22 SF 2)
Card on File (merchant or cardholder initiated)	Mastercard or Visa	10	Possible values: 2 - Terminal does not have PIN entry capability
E-commerce transactions (cardholder initiated)	Mastercard	81	
E-commerce transactions (cardholder initiated)	Visa	01	
Manual entries (MOTO or IVR) card-not-present transactions	Mastercard or Visa	01	

Table 53: Card-present transactions

PAN Entry	Terminal PAN Entry Mode (DE 22 SF -1)	Terminal PIN Entry Mode (DE -22 SF 2)
PAN manual entry	01	Possible Values: • 0 - Unknown • 1 - Terminal has PIN entry capability. • 2 - Terminal does not have PIN entry capability • 3 - mPOS Software-based PIN Entry Capability • 8 - Terminal has PIN entry capability but the Pin pad is not currently operative.
Magnetic strip read, but full unaltered contents not provided.	02	
Magnetic strip read, but full unaltered contents provided.	90	
PAN auto-entry through bar code reader	03	
OCR/MICR coding read	04	
PAN auto-entry through chip	05	
PAN auto-entry through contactless magnetic chip	07	
PAN auto-entry through contactless magnetic stripe	91	
PAN entry through manual entry	79	
PAN entry through magnetic stripe read	80	

Merchant Security Services Scoring Data

The values for DE 48 SE 57 SF 1 and DE 48 SE 57 SF 2 will occur in pairs for a series length of up to 16 three-character, alphanumeric representation.

The total length field is an integral multiple of six and does not exceed 96 bytes.

Refer to the table below for a sample value of the **Security Services Data for Acquirers** field.

The following is a sample output (GHS123ATT456ATO001AIS789MFR555CBR777CBV112) from the Merchant Risk Predict service:

Table 54: Merchant Security Services Scoring Data

Output	Identifier	Description
GHS	Identifier for Ghost Merchant Risk Score	Static Field

Output	Identifier	Description
123	Model output	**000-999**: Represents the likelihood, from lowest to highest, that a merchant presents ghost merchant risk.
ATT	Identifier for Merchant Attrition Risk Score	Static Field
456	Model output	**000-999**: Indicates the likelihood, from lowest to highest, that a specific merchant will attrite due to fraud.
ATO	Identifier for Merchant Account Takeover Risk Score	Static Field
001	Model output	**999**: Indicates the merchant is likely to encounter fraudulent account takeover; otherwise, the value is 000.
AIS	Identifier for Merchant Alternative Identity Risk Score	Static Field
789	Model output	**000-999**: Represents the likelihood, from lowest to highest, that a merchant presents with an alternate identity.
MFR	Identifier for Merchant Fraud Risk Score	Static Field
555	Model output	**000-999**: Represents the likelihood, from lowest to highest, that a merchant will encounter fraudulent activity.
CBR	Identifier for Excessive Chargeback Risk Score	Static Field
777	Model output	**000-999**: Represents the likelihood, from lowest to highest, that a merchant will experience excessive chargebacks in relation to its Gross Dollar Value (GDV).
CBV	Identifier for Merchant Fraud Chargeback GDV Score	Static Field

Output	Identifier	Description
112	Model output	**000-999**: Assigned as follows: • The first digit indicates the predicted fraud chargeback GDV risk segment (0 = lowest and 9 = highest). • The second and third digits indicate the predicted mean fraud chargeback GDV, expressed as the second digit times 10 to the power of the third digit.

Appendix C Purchase Return Authorization or Online Refund

According to Mastercard and Visa mandates, refund transaction must obtain authorization by sending the transaction to the issuer or authorization platform for approval.

This applies to Visa and Mastercard only:

- Purchase Return Authorization or Online Refund in Mastercard Gateway is disabled by default for acquirers. The acquirer can contact their Mastercard representative to enable it.
- Refund transaction sent online may be declined by the issuer or the authorization platform. Refund transactions that is declined are not included in the DCF GEN4 file when acquirer DCF is configured to exclude decline transactions.
- Some data elements when provided in the transaction response by issuers or card schemes, such as authorization code, Banknet Network Code, Banknet Reference Number, Visa Transaction ID, are populated in the DCF file. These fields may be required in the scheme clearing and therefore acquirers may need to include this on their clearing submission. Refer to scheme clearing requirement for more details.
- MTI would remain 0120 for advice refund (capture refund) although it is processed as 0100 online.

Purchase Return Authorization or Online Refund for other schemes, such as American Express, Diners, Discover, JCB, are not supported.

Some selected merchants like gambling merchants, Purchase Return Authorization is optional. Purchase Return Authorization can be disabled for these merchants. For example, merchants whose acquirer is enabled for Purchase Return Authorization can disable this functionality.

When Purchase Return Authorization is disabled for an acquirer or a merchant, refund transactions are processed offline (no attempt will be made to send the transaction to the issuer or authorization platform for approval).

Appendix D DCF release updates

Table 55:

Version	Date	Details
V4.3.2	October 15, 2020	The following fields are conditional and are new in this version. These fields are available in Q4 2020. Please contact your Mastercard representative for an update. • Additional Amount Type • Additional Amount • Additional Amount Currency • mPOS Acceptance Device Type
		Production release is late October to November 2020. Please contact your Mastercard representative for more details. • TIC (Field 13 6222 Record) • Appendix IPM DE22 Subfield 2 – Added value 3 (mPOS software-based PIN entry capability)
V4.3.3	March 19, 2021	Inclusion of Mastercard Send transactions. Support for response codes 10 and 87. Available on March or April 2021. Addition of Foreign Retailer Indicator. Available on March or April 2021.
V4.3.4	September 23, 2021	Purchase Return Authorization (Online Refund). No changes were made in the file mapping but added a section on the expectation when online refund is processed online.
		MoneySend Credit Card Bill Payment. Added support for the value C54 in the Payment Transaction Type Indicator field to identify Mastercard Send Transactions.

Version	Date	Details
V4.3.5	March 31, 2022	Field 4 (NRID) of Diners/Discover Specific Data (6226) Record will be populated for Diners/Discover processed through Mastercard MNGS channel. Available in Q4 2022.
		Field 5 (Card Input Capability) values of the Diners/ Discover Specific Data (6226) Record is different from the Diners/Discover specification hence this is renamed to PAN Entry Mode. The values of this field are unchanged.
		As required for Protect Buy Transactions, added the field in the Diners/Discover Specific Data (6226) record. • Field 7 CAVV Result Code Available in April 2022.
		Added fields in the Diners/Discover Specific Data 6226 record. These fields may be required for Diners/ Discover clearing submission. • Field 6 Card Data Input Capability (Available in April 2022) • Field 8 Transaction Status Indicator (Available in Q4 2022) • Field 9 Original NRID (Available in Q4 2022)
		Added a new record EMV Data Record 2 (6271). This is to provide more EMV tags that are not available in the EMV Data Record 6225.
		Added field 23 Payment Account Reference (PAR) in 6221 record. As per the Visa mandate, this is required in clearing submission. Check with the scheme for details of the PAR clearing requirements.
		Added field 14 Merchant Country of Origin in 6222 record. This is to comply with the scheme mandate relating to Payment Facilitator.

Version	Date	Details
V4.3.6	Sept 5, 2022	To support Transaction Fee Amount and Type, added fields in the 6221 record. • Field 24 Transaction Fee Amount • Field 25 Transaction Fee
		To comply with scheme compliance relating to token transaction, added the fields in the 6221 record. • Field 26 Token Assurance Method • Field 27 Token Requestor ID
		Added values for Payment Transaction Type Indicator field (6221 Field 22 and 6222 Field 6).
		New indicators and clearing requirements from Mastercard, added or updated the fields in the 6222 record: • Updated field 10 Merchant to add the value 22 • Field 17 Mastercard Assigned ID • Field 18 Unique Transaction Reference • Field 19 Cardholder/Merchant Initiated Transaction Indicator
		To support the Mastercard Installment – Issuer Financed Installment, added fields three to ten in the 6283 record.
		Added the field in the 6223 record: • Field 19 Visa Merchant Identifier
		To comply with Visa mandates relating to the type of device used by the cardholder at the terminal, added the field in the 6271 record: • Field 5 Device Type / Form Factor
V4.3.7	March 16, 2023	To support for multiple captures, added the field in the 6221 record. • Multiple Clearing Sequence Number • Multiple Clearing Sequence Count

Version	Date	Details
V4.3.8	Aug 4, 2023	To support Merchant-Payer Agreement data, added the 6284 record.
		Added fields in record 6222 for support for Account Level Management: • ALM Service Code • ALM Product Code • ALM Product Class • ALM Rate Type
		Added field in the 6223 record: • Field 20 Visa Token Response information
		Added field in the 6260 record: • Rupay tokenization indicator
V4.3.9	June 25, 2024	Added the File Cycle Number and Region Code fields in the Maestro and Non-Maestro headers of the 6200 record.
		Updated the following details in the 6220 record: • Added a new valid value 85 in the Response Code field number 19. • Updated the format of the Electronic Commerce Security Level Indicator field number 22.
		Removed the Transaction Fee Amount field number 24 and Transaction Fee Type field number 25 from the 6221 record. Vacant positions of these fields are reserved for future use.
		Updated the attribute format to ans in the Payment Transaction Type Indicator field number 6 in the 6222 record.
		Documentation enhancements throughout the guide.

Version	Date	Details
V4.4.0	August 13, 2024	Updated the description of field numbers 19 and 22 for the 6220 record.
		Updated the following details in the 6221 record: • Added new field numbers 30 and 31. • Updated the description of field number 10.
		Updated the following details in the 6223 record: • Added new field numbers from 21 to 31. • Updated the description of field numbers 3 and 7.
		Added the new SLI values to the Electronic Commerce Security Level Indicator table.
		Added field numbers 4 to 6 in the 6290 record.
V4.4.1	January 7, 2025	• Added the records 6294 and 6295 • Updated the field descriptions of fields 4, 10, and 11 for record 6220. • Updated the field descriptions of fields 28, 29, and 30 for record 6221. • Updated the field attributes and descriptions of field numbers 11 and 12 for record 6222. • Updated the field description of field 24 for record 6222. • Deleted the field numbers 25 and 26 for record 6222. • Updated the field descriptions of fields 5 and 11 for record 6223. • Added fields 6, 7, and 8 for the record 6290. • Added a new Appendix section: Merchant Security Services Scoring Data.

Version	Date	Details

V4.4.2	May 20, 2025	• Updated 6220 record:
		– Updated descriptions for values 1 to 3 in field 31 (POS Cardholder Presence Indicator).
		– Added new value 1 for field 32 (POS Transaction Status Indicator).
		• Updated 6221 record:
		– Added new values for field 22 (Payment Transaction Type Indicator):
		  – C52 (General Transfer to Own Account)
		  – C55 (Business Disbursement)
		  – C65 (General Business to Business Transfer)
		– Added fields 31 (Advice Details Code) and 32 (filler)
		• Updated 6222 record:
		– Added values for field 6 (Payment Transaction Type Indicator):
		  – C52 (General Transfer to Own Account)
		  – C55 (Business Disbursement)
		  – C65 (General Business to Business Transfer)
		– Added values for field 11 (Transit Transaction Type Indicator)
		– Added field 16 (Trace ID, Original Authorization)
		• Updated 6223 record:
		– Added field 18 (Visa Transaction ID, Original Authorization)
		– Added field 25 (Authorization ID, Original Authorization)
		– Added field 30 (Chip Condition Code)
		– Added field 31 (Filler)
		– Updated fields 26 to 29
		• Updated 6226 record:
		– Added field 10 (Transaction Data Condition Code)
		– Added field 11 (Filler)
		• Updated 6290 record:
		– Added field 8 (Date with Year, Local Transaction)
		– Added field 9 (Transit Transaction Type Indicator)
		– Added field 10 (Transportation Mode Indicator)
		– Added field 11 (Filler)

Version	Date	Details
		• Added subfield MDES Transactions to DE 22 subfield 4 in the Authorization to IPM Data Element mapping appendix. • Added new value 07 in the PAN Entry Mode field mapping table. • Added new section for describing the Transaction Data Condition Code values for Diners/Discovers Club transactions.
V4.4.3	December 2, 2025	• Updated 6221 record: – Added field 3 (MC Send Partner ID) – Added field 4 (Filler) – Updated field 23 (Transaction Type Identifier) – Renamed field (Transaction Type Identifier) – Added new value (C60 = Fast Refund) • Updated 6222 record: – Updated field 6 (Transaction Type Identifier) – Renamed field (Transaction Type Identifier) – Added new value (C60 = Fast Refund) • Updated 6223 record: – Added field 26 (Plan Registration System Identifier) • Updated 6224 record: – Added field 6 (Terminal Operating Environment) – Added new values for field 6 (Terminal Operating Environment) – Added field 7 (Filler) • Updated 6290 record: – Added field 11 (Clearing Entity Indicator) – Added field 12 (Filler) • Added 6291 record (Additional Acceptor And Service Location Data 1) • Added 6292 record (Additional Acceptor And Service Location Data 2) • Added 6293 record (Additional Acceptor And Service Location Data 3) • Added value Z to Point of Service Data Code subfields values • Updated DE 22, subfield 8 in Authorization to IPM Data Element mapping

Version	Date	Details
V4.4.4	April 22, 2026	• Updated 6221 record: – Updated field 18 (Additional Amount Type) – Updated field 23 (Payment Transaction Type Identifier) • Updated 6222 record: – Updated field 6 (Payment Transaction Type Identifier) – Updated field 15 (Incremental Authorization Indicator) – Updated field 16 (Trace ID, Original Authorization) – Added field 24 (Digital Commerce Domain Identifier) – Added field 25 (Digital Commerce Program Type) – Added field 26 (Digital Commerce Program Type Details) – Added field 27 (Mastercard One Credential Acceptance Brand) – Added field 28 (Mastercard One Credential Static, Dynamic Interchange Indicator) – Added field 29 (Mastercard One Credential Issuer Account Range) – Added field 30 (Transaction Link Identifier) – Added field 31 (Economically Related Transaction Link Identifier) • Updated 6223 record: – Updated field 17 (Message Reason Code) – Updated field 18 (Visa Transaction ID, Original Authorization) – Added field 32 (Purpose of Payment) • Updated 6270 record: – Updated field 11 (Sub-Merchant POS Country Code) – Updated field 12 (Sub-Merchant POS Postal Code) • Added 6241 record • Added 6296 record • Added 6297 record

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